

# Focus.

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Supporting  
business success in  
South Australia

April 2018

## Supporting South Australians for 170 years.

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# Welcome.

Welcome to the April 2018 edition of BankSA's *Focus* magazine.

It's been a promising start to 2018 with many of our business customers across the state reporting that they've hit the ground running.

This renewed sense of positivity was also echoed in our latest BankSA State Monitor released in late February, which revealed that business confidence increased across metropolitan Adelaide and throughout rural South Australia since the previous survey last October.

Conducted by independent research firm, The Sexton Marketing Group, the BankSA State Monitor showed that business confidence grew 3.4 points to reach 107.0, on a scale where 100 indicates neutral sentiment.

The result marks the highest level of business confidence in South Australia since 2016, with respondents citing greater optimism about the climate for doing business in the next 12 months, and a higher perception that small business activity in the state is picking up overall.

Significantly, consumer confidence in South Australia – which crashed to a 20-year low last October – also increased by 5.4 points, rebounding back above the 100-point baseline to 101.7.

In fact, consumer confidence has risen to its highest level since 2016, with renewed positivity among South Australians about employment mobility and the climate for spending over the next 12 months. Interestingly, consumers also recorded an increased perception that local businesses are growing again, which is pleasing.

However, while the latest BankSA State Monitor results are encouraging, it should be noted that both business and consumer confidence levels are still at relatively low levels historically. For example, 10 years ago, business confidence in South Australia was at 117.0 points – even in the midst of the global financial crisis – while consumer confidence was at 118.9.

So we still have a long way up to climb, but we seem to be finally moving in the right direction again, and hopefully there will be further cause for optimism as the year progresses.

In the meantime, I wish you all the best for a prosperous year ahead and trust that you'll enjoy reading this special edition of *Focus*, which helps commemorate BankSA's 170 years serving South Australians.

Happy reading!

**Nick Reade**  
Chief Executive

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# 170 years proudly serving South Australians.

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**John Hector is not exactly a household name, but he was front and centre on the day a South Australian institution was born.**

It was March 11, 1848, when Mr Hector first opened the doors of The Savings Bank of South Australia – the forerunner of today's BankSA.

As the bank's first and only employee at the time, he operated out of a modest single room office in Gawler Place, Adelaide, which was provided free of rent by the Glen Osmond Union Mining Company.

Fortunately for Mr Hector, he didn't have to wait too long to lodge the bank's first customer deposit, with Afghan shepherd Croppo Singh entrusting his life savings of 29 pounds to the new bank.

Records show that another 12 people lodged deposits with the bank on that fateful first day of business, aggregating 172 pounds and six shillings.

A month later, the bank then recorded another milestone when it made its first loan, advancing 500 pounds to local man John Colton for the purchase of two acres of land containing a seven-roomed stone house, cottage and stables.

Mr Colton – who was 25 years of age at the time – would eventually join the bank's Board of Trustees many years later after developing a successful harness and

hardware business known as Colton & Co (and later Colton, Palmer and Preston). He also later went into politics, going on to become South Australian Premier in 1876, before being knighted in 1892.

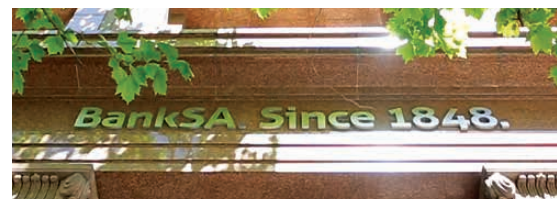
Interestingly, Mr Colton – or Sir Colton as he became – is not the only former South Australian Premier with a direct link to the bank, with the state's first ever Premier, Boyle Finnis (who held office for 301 days between 1856-57), a member of the bank's inaugural Board of Trustees.

With some of the state's brightest minds supporting the organisation, The Savings Bank grew and subsequently played an integral, long-lasting role in the development of South Australia, serving the financial needs of individuals and businesses across the state.

In 1984, it merged with the State Bank of South Australia to form a new government-owned State Bank, however economic disaster struck just seven years later when the State Bank collapsed in 1991 as a result of non-performing assets exceeding 30% of its loan book.

It was a torrid period in South Australia's history, with the saleable portion of the State Bank eventually acquired by Advance Bank, which ran the new entity as the Bank of South Australia, trading as BankSA.

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**"Since 1848, BankSA has survived depressions, recessions and millennium bugs. The bank has seen the end of wars and the start of new ones, and we've helped South Australians transition from pounds to dollars to plastic."**

**Nick Reade**

Chief Executive, BankSA



KING WILLIAM STREET CIRCA 1860: The first premises owned by The Savings Bank of South Australia – the forerunner of today's BankSA.

In 1997, BankSA – as part of Advance Bank – was then purchased by St. George, which later merged with Westpac Banking Corporation in 2008. BankSA has remained a division of Westpac ever since.

BankSA serves one in three South Australians, and having invested more than \$37 million in its branch network over the past four years alone, it continues to offer South Australia's largest network of branches and ATMs.

Contributing millions of dollars each year to local sponsorships – including Adelaide Fringe, Royal Adelaide Show and Port Adelaide Football Club (as well as numerous grassroots organisations) – BankSA has also raised more than \$500,000 for Vinnies over the past four years, with this fundraising going towards the establishment of a crisis centre for

women and children fleeing domestic and family violence.

In addition, BankSA Foundation continues to support local charitable organisations – as it has done since 1941 when bank staff first agreed to donate part of their wages to send comfort parcels to colleagues serving in the armed forces. The Foundation has since donated more than \$9 million in community grants, driven by employee giving, to help the state's smallest charities make a big impact.

BankSA Chief Executive Nick Reade says it is a privilege to be entrusted by the people of South Australia to provide a service or product that has endured since the 1800s.

"Since 1848, BankSA has survived depressions, recessions and millennium bugs. The bank has seen the end of wars

and the start of new ones, and we've helped South Australians transition from pounds to dollars to plastic," he said.

"BankSA may have changed names, logos and ownership over its 170 year history, but it will always exist to serve the people of South Australia.

"From our sole employee who opened the bank's books back on March 11, 1848, BankSA has employed tens of thousands of employees who have helped shape BankSA into what it is today – and the bank is forever indebted to their service, which is what sets BankSA apart.

"But it's our customers who we thank for allowing us to reach this milestone of our 170th year, and long may the bank retain the privilege of serving the people of South Australia."

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“BankSA may have changed names, logos and ownership over its 170 year history, but it will always exist to serve the people of South Australia.”

Nick Reade  
Chief Executive, BankSA

### Historical snapshot of BankSA

- 1848:** The Savings Bank of South Australia opens its books.
- 1896:** The State Bank of South Australia is established.
- 1941:** BankSA Foundation is established.
- 1984:** The Savings Bank of South Australia merges with the State Bank of South Australia.
- 1991:** The State Bank collapses resulting in one of South Australia's biggest economic disasters.
- 1992:** Advance Bank acquires the saleable portion of State Bank and runs it as a separate entity named the Bank of South Australia, trading as BankSA.
- 1997:** St.George purchases Advance Bank and the BankSA subsidiary.
- 2008:** St.George merges with Westpac Banking Corporation.
- 2008:** BankSA becomes a division of Westpac.



# Saluting our loyal customers.

BankSA is proud to celebrate its 170th birthday this year, and to mark the occasion we've dedicated this special edition of *Focus* to our loyal business customers in South Australia.

Like many of our long-standing customers, BankSA has endured highs and lows over the years, but thanks to strong leadership, continued innovation, outstanding employees, and the loyal South Australian customers we exist to serve, we're honoured that one in three South Australians choose BankSA as their main bank.

Importantly though, we couldn't have prospered without the ongoing support of South Australian businesses, including the six organisations we've profiled in this issue – each of which can be considered a local success story.

For example, Fullarton Lutheran Homes is this year celebrating its 90th birthday as the largest single-site independent aged care facility in the state, while Carlin & Gazzard in Mount Gambier continues to go from strength to strength as the pre-eminent car sales specialist in the south-east.

Similarly, the Catholic Diocese of Port Pirie retains its long-time status as the largest Catholic diocese in South Australia, while farming families across the state remain part of the backbone of our economy.

To that end, we profile three grain and sheep farming families whose lives have been inextricably linked with the land for generations, including the Burfords from Yacka in the mid north (144 years), the Lawries from Tumbly Bay on the Eyre Peninsula (115 years), and the Cooks from Minlaton on the Yorke Peninsula (98 years).

They all have great stories to tell and, like BankSA, a love of South Australia, so I hope you enjoy reading.

Warm wishes,

David Firth  
General Manager Corporate & Commercial Banking



# Country life keeps Cooks on the farm.

**The Cook family has been working their Minlaton farm for almost 100 years for two main reasons – a love of the land, and a pure stubbornness to ever leave!**

Stuart Cook is currently in charge of the business which he runs with his mother Carlene, and while the third-generation farmer jokes about the family's longevity at their Yorke Peninsula property – which they've cultivated since 1920 – he says plenty of blood, sweat and tears have been shed over the years.

"Farm life isn't easy but we wouldn't have it any other way," said Mr Cook, 51, who was born and bred in Minlaton.

"We love the country lifestyle, and while we do think about walking away sometimes – like about every three days – we never will because it's such a great place to live."

The Cooks' focus for their 1,179 hectare property, which trades as Sunnyside Agricultural, is on grain and sheep.

Currently they grow approximately 2,000 tonnes of wheat, barley, beans and oats, in addition to running 1,800 sheep as commercial ram breeders. They also have around 50 beef cattle.

"Like most farmers, we work hard but are always reliant on the weather," said Mr Cook, who says BankSA has been a mainstay of the business for well over 50 years.

"On average, I'd say a normal working week

involves two days tending to the sheep, two days working on the crops – and the rest of the week fixing up anything and everything that could and does go wrong!"

"Our biggest challenge is drought and we've had some beauties over the years, including 1982 which is probably the worst we've experienced, while 2002 and the period between 2006-2008 were also really tough.

"The weather remains an absolute lottery, so it's always a big leap of faith when you put seed into the ground, but we try and plan as best we can."

While the fluctuating seasons continue to be difficult to manage, Mr Cook says modern technology has made farm life easier in many ways.

"The advance of technology has been huge for farmers," he said.

"We now have things like auto-steer on our tractors, electronic ear tags for our sheep and iPhones in our pockets, which makes doing things much easier and faster.

"On the flip side though, we're always contactable now which isn't ideal – even when we're out working in the middle of a paddock."

Mrs Cook says it's a far cry from what farming life entailed for her and late husband Brian – and his late father HJ – who are both legends of the area, with the local Minlaton Fauna Park re-named the HJ "John" and Brian Cook Native Animal Reserve in 2015.

"When Brian and I got married 56 years ago, none of this technology existed. We employed two workmen and sometimes had up to four permanent workmen, in addition to Brian and his father," she said.

"With all the changes and circumstance, Stuart now manages the whole business on his own, with the help of contractors and neighbours when necessary.

"Only time will tell what the future holds, but we're really proud of what we've achieved over the years on the farm and in the community."

## Abundance of barley

**Despite its population of only 800, Minlaton is often dubbed the 'barley capital of the world' due to the rich barley production in the region.**

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**“Farm life isn't easy, but  
we wouldn't have it  
any other way.”**

**Stuart Cook**  
Minlton farm owner





# 'Car supermarket' of the south-east.

## Walking into Carlin & Gazzard is like walking into a supermarket for cars.

Not only is the sprawling Mount Gambier dealership a new car franchise for Mercedes-Benz, Subaru, Mitsubishi, Honda, Jeep, Chrysler, Dodge, and LVD, it also stocks a massive range of pre-owned passenger cars, 4x4s and light commercial vehicles.

There's also an elaborate service department which services all makes and models; a parts department which sources genuine and non-genuine parts for almost every car you can imagine; an autobody repairer, and a modern car wash. In addition, the company has separate finance, insurance, marketing, customer relations and aftermarket sales departments to help ensure the highest possible level of service.

"We want to make people's experience with their vehicle as easy and as enjoyable as possible, so we've embraced the idea of giving our customers the service level of a large city dealership, underpinned by good old-fashioned country hospitality," said Paul Gazzard, one of five siblings who currently manage the proud family business.

"That's why so many people from across the state, and indeed the country, come to us to buy a car. We have clients as far away as Perth, Broome, Darwin and Sydney, with many of them coming down to Mount Gambier for a weekend to take delivery of their new vehicle while enjoying a mini holiday at the same time."

Carlin & Gazzard has come a long way since cousins Ken Gazzard and Collis Carlin took over Astor Car Sales on Elizabeth Street in Mount Gambier back in 1958 for the princely sum of 350 pounds.

Originally employing only two people and focusing purely on pre-owned vehicles, the company quickly expanded.

Following Ken and wife Lorraine taking sole ownership of the business in 1979, the company continued to steadily grow its service offering to the point where larger premises were required in 1985, prompting a relocation to its current address on Commercial Street East.

Over the past 20 years, the company has gone from strength to strength under the guidance of Ken and Lorraine's five children Christopher, Peter, Michael, Paul and Cathy.

Peter says the company has continued to acquire more land and purchased more competitors – including Marion Motors and Morrison Motors – to stand today as one of the premier regional dealerships in South Australia.

"At any one time we'll have hundreds of vehicles in stock to give our clients a huge range of cars to choose from in all shapes and sizes, including wagons, sedans, hatchbacks, coupes, utes, 4x4s and SUVs," he said.

"More importantly though, we're one of the few dealerships in Australia that caters for every motoring need, with facilities such as our autobody centre and car wash very

rare for a car dealership, not just in Mount Gambier and South Australia, but nationally."

A strong supporter of the local south-east community through a host of ongoing sponsorships, Carlin & Gazzard currently employs over 70 staff, making it one of the biggest employers on the Limestone Coast.

"We're really proud of what Mum and Dad have accomplished with the business, and what we've been able to carry on since as third, fourth and fifth generation customers keep turning to us for their vehicle needs," said Paul.

"Our slogan 'The home of good cars' is still as pertinent today as it was 60 years ago, and we're confident it still will be for many more years to come.

"At the end of the day, it's all about looking after your customers, providing goodwill and making sure that you do it so well that your customers become repeat buyers. It's a philosophy that the business has stuck to since day one, and is what makes Carlin & Gazzard what it is today."

## Evolution of marketing

Carlin & Gazzard has embraced modern marketing to enhance its customer offering, including its own Facebook, Twitter, YouTube and Instagram accounts, in addition to blogs and newsletters.





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**“Our slogan ‘The home of good cars’ is still as pertinent today as it was 60 years ago, and we’re confident it still will be for many more years to come.”**

**Paul Gazzard**  
Carlin & Gazzard co-owner



# 144 years of hard Yacka.

## Not many people have heard of Yacka – a small town in South Australia’s mid north between Clare and Gladstone.

But for the 208 residents who call it home, every one of them has heard of the Burford family, which has been synonymous with the town since 1874.

As long-serving grain and sheep farmers, the Burfords have experienced plenty of highs and lows on the land over the past 144 years from glorious boom years through to crippling droughts.

For 71-year-old Tom Burford, who has been working on the farm for 55 years, it’s been a challenging yet rewarding journey.

“My great grandfather started the Burford family on this piece of land way back in 1874, which was then passed down to my grandfather, then my father, and then me,” said Mr Burford, who now resides in Clare with his wife Julie.

“I still commute from Clare and work on the farm every day, but my son Greg and his wife Leanne – who joined me in the 1990s – now run the business as fifth generation farmers.

“They also have two teenage sons, Adam and Matthew, so there’s a chance the farm could extend to a sixth generation one day, which would be fantastic.”

On average, the farm produces 1,800 tonnes of wheat, barley, peas and oats every year, while the family also runs 2,500 sheep on 1,200 hectares.

Mr Burford says one of the biggest changes – and biggest challenges – the family has faced and continues to face is the rising cost of doing business.

“For example, back in the 1970s, you could buy a brand new, top of the line header for about \$7,000, but now you could pay upwards of \$675,000,” he said.

“The rise in the cost of doing business has been out of proportion with the income that we receive, so it’s always a challenge.”

Mr Burford acknowledges the support of BankSA over the years to “help us plan ahead and nut out our expenses to determine our budgets” – more than a century after his grandfather, Walter, started the family’s relationship with the bank.

“It was more than 100 years ago when my grandfather took a horse and cart to meet the local banker in Yacka, who never turned up for their meeting, so he enquired with the State Bank instead (which later became BankSA), which promptly helped him out and set up a local branch,” he said.

“Walter was the branch’s very first customer – and our family has been customers of BankSA ever since.”

Looking to the year ahead, Mr Burford is crossing his fingers for a recovery in grain prices, and is hopeful of continued strength in the wool market.

“There are always ups and downs on the farm. For example, the sheep and wool side

of the business could hardly be better at the moment, but then the grains side of the business is a real struggle due to low prices,” he said.

“Things just go in cycles, so you have to learn to take the good with the bad, but sometimes that’s not easy.”

Despite the tough times, Mr Burford would never trade the life he’s had on the farm.

“I love the rain and the smell of the soil after a good soaking,” he said.

“And the fresh air is just magnificent. It’s better than any air you’ll get living in the city that’s for sure.”

## What’s in a name?

The town name of Yacka is an abbreviation of ‘Yackamoorundie’, which is the original name given by local Aboriginals, the Ngadjuri people, which translates to ‘sister to the big river’.

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**“My great grandfather started the Burford family on this piece of land way back in 1874.”**

**Tom Burford**  
Yacka grain and sheep farmer





# To love and to serve.

## The Catholic Diocese of Port Pirie is one of the great unsung not-for-profit organisations in South Australia.

Covering almost one million square kilometres of terrain including everything north of Clare between the Western Australia, Queensland, New South Wales and Victoria borders and into the southern part of Northern Territory, the diocese is the largest in South Australia and the third largest in the nation.

Established in 1887, it now comprises 58 churches, 13 schools and two aged care centres – one at Port Pirie; the other at Wallaroo – which all operate to maximum efficiency with minimal resources.

In addition, the diocese manages Centacare Catholic Country SA, which has been providing a range of support services to individuals and families throughout rural South Australia for more than 20 years.

Bishop Greg O'Kelly SJ has guided the diocese since 2009 and – as the 11th bishop in the diocese's 130-year history – is credited with shepherding the organisation through a particularly challenging period.

"Our community, including towns of the Gulf and the mid north, has experienced some challenging times of late and we continue to face significant challenges in the future. But Bishop O'Kelly has shown the way and continues to walk the talk in everything he does," said Cosimo De Cianni, the diocese's Business and Finance Manager.

"He ensures the diocese, and in particular our churches, remain a centre of faith, hope and love, where people are encouraged to help each other in times of need, which can often be seen in regional areas during times of bushfire, flood or drought."

Mr De Cianni says one of the biggest ongoing challenges for the diocese is a lack of financial resources.

"Ours has always been a poor diocese, which reflects the struggles that many people throughout our community have encountered over the years," he said.

"Being such a large rural diocese, we need to manage our money extremely tightly so that we can continue to provide the broad level of services to our community.

"It's difficult, absolutely, but we always find a way and we continue to look at new ways to plan and budget for the future, and ultimately become more professional in a world of increasing regulation and compliance, even for not-for-profits like us."

Importantly, the diocese also provides counselling and assistance to people of all ages and cultures, including foster children, the homeless and others struggling to cope with all manner of social issues from drugs and alcohol to suicide prevention.

The diocese, which has banked with BankSA for over 100 years, also facilitates low-interest rate loans to needy organisations, including schools to help modernise facilities and services for country teachers and students.

"Our role is so broad, but ultimately we see ourselves as a support provider for a network of communities scattered across vast distances, who we help assemble in churches, schools, homes and through works for the poor and vulnerable to help make the world a better place," said Mr De Cianni.

"At the end of the day, we're driven by our unwavering commitment to social justice and to serving the needs of people from all different backgrounds, from the first Australians through to asylum seekers."

## Did you know?

**The Catholic Church in Australia is divided into seven geographical archdioceses, which comprise 21 smaller dioceses. Each archdiocese and its smaller dioceses are grouped into provinces.**

A photograph of two men standing in a garden. The man on the left is wearing a black suit jacket over a blue clerical shirt and a large silver cross necklace. The man on the right is wearing a light purple shirt and a patterned tie. They are both smiling and looking towards the camera. In the background, there is a building with a red-tiled roof and a balcony with white lace railings. The foreground is filled with green foliage and pink and white roses.

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**Cosimo De Cianni**  
Catholic Diocese of Port Pirie  
Business and Finance Manager



# 90 years of aged care excellence.

**Like the people it cares for every day, Fullarton Lutheran Homes is ageing well as it notches up its 90th birthday in 2018.**

As the largest single-site independent aged care facility in South Australia, Fullarton Lutheran Homes – which is situated near the Adelaide foothills – continues to develop an outstanding reputation in South Australia for providing dignified, quality care for the state’s elderly.

Currently, it provides 184 residential care beds and 11 transition care program beds, as well as 11 serviced apartments and 61 independent living units, including 35 units at Fullarton and 26 at its Good Shepherd Retirement Village at Para Vista.

Employing 300 staff including nurses, care workers, caterers, cleaners, laundry, maintenance and administration staff, Fullarton Lutheran Homes is in the process of gearing up for its next phase of growth.

“As the baby boomer generation moves into retirement and grows older, we anticipate there is going to be sustained demand for aged care services in coming years, so we’re planning accordingly,” said Ashley Cooper, Fullarton Lutheran Homes’ Managing Director.

“For example, we’re currently planning a \$15 million expansion of our facilities at Fullarton, which will result in more beds and an even better service for our residents and their families.

“And as has been standard practice for Fullarton Lutheran Homes over the years, we continue to review our offering and look for new and better ways to provide the highest standard of individualised care that we can.

“As part of this, we strive to be a centre of excellence and innovation in the provision of holistic care and service delivery in accordance with best practice.”

As a proudly Christian, not-for-profit service organisation, Fullarton Lutheran Homes was established in 1928 – then known as the Australian Lutheran Aid Society – when it cared for just a handful of people in a rented house in Hyde Park.

Three years later it moved to new premises at Fullarton and has continued to expand ever since, including major upgrades in 1995 (new administration centre), 1997 (new nursing home facility), 2003 (new residential care rooms and service apartments), 2007 (new facilities for high-care residents) and 2013 (expanded care area for memory support).

“As a not-for-profit, we reinvest everything back into the organisation, which has enabled us to continually grow and modernise our service offering,” said Mr Cooper, who has led Fullarton Lutheran Homes for the past seven years, while also sitting on the Board of Aged & Community Services SA/NT.

“We’re going to have to keep doing this in the future too as the baby boomer generation

comes through. For example, baby boomers hold different expectations for their retirement than the current generation, so we need to be catering for that.

“This is going to be one of the key challenges for Fullarton Lutheran Homes in years to come – as it will be for the rest of the aged care industry in South Australia and across the country.

“And so too will be finding enough staff to manage the burgeoning aged care industry. As a sector, this is an issue that we need to urgently address, particularly given the forecast that hundreds of thousands of extra aged care workers will be required nationally in years to come.

“So there are certainly some challenges ahead which will no doubt influence our evolution as an organisation.”

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## What’s in a name?

**While aged care services can be delivered by private, government or not-for-profit organisations, 65% of services across Australia are run by not-for-profit organisations.**

# Fullarton Luther

ision. To be a Christ service organisation

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**“As the baby boomer generation moves into retirement and grows older, we anticipate there is going to be sustained demand for aged care services.”**

Ashley Cooper  
Fullarton Lutheran Homes' Managing Director



# Tumby farming for over 100 years.

**When the late Oliver Lawrie commenced farming on the Eyre Peninsula at the turn of the 19th century, little did he know that it would be the start of a family dynasty that now spans well over a century and four generations.**

Today, following in the footsteps of Oliver, his son Charlie and his son Graeme (who continues to work on the farm with wife Kerry), Sydney Lawrie and his wife Therese now run the property near Tumby Bay where they produce wool and grain for national and international markets.

The farm, known as Collandra North Poll Merino Stud, comprises approximately 2,800 hectares of gently rolling hills and rich flat land which cultivates wheat, canola, beans, barley, lupins and peas.

The Lawries also run thousands of sheep and have an award-winning breeding program that continues to produce large, early maturing rams with high quality wool that is white, bright and high-yielding. Today, they sell more than 200 Poll Merino rams as well as 1,350 ewes.

Mr Lawrie says there have been plenty of good years and bad over the journey, but the family's commitment to planning – both short and long-term – has helped the farm succeed.

"The family has been on the farm for 115 years, so we must be doing something right," he said with a laugh.

"I've been back on the farm myself for the past 15 years and have really enjoyed the challenge. It can certainly be difficult at times, but we're always looking to plan ahead as much as we possibly can, which has been crucial in our development.

"We try to not only plan for the year ahead, but also the next 30 years, so that we're in a better position to understand where and how we need to invest."

Remarkably, the Lawries' longevity on the family farm is matched by their partnership with BankSA (and its forerunner, the Savings Bank of South Australia) with whom they have been banking with for more than 60 years.

"We've always been with BankSA which has played an absolutely massive role for us over the years," said Mr Lawrie.

"They've supported us with major purchasing decisions and given us plenty of advice along the way to help us plan and manage the financial side of our business."

In addition to the farm, Mr Lawrie is a key contributor to the local industry and is currently Chair of the 2018 WoolPoll panel, which is organised every three years on behalf of Australian wool growers to set the future funding level for the industry's research, development and marketing body, Australian Wool Innovation.

For the past six years, he has also been on the Steering Committee of Australian Wool Innovation's National Merino Challenge,

which this year will be held in Adelaide (and sponsored by BankSA) from May 19-20, while he's also a member of the Eyre Peninsula Stud Merino Breeders Committee and Tumby Bay Silos Committee.

Looking to the future, Mr Lawrie says a fifth generation could potentially be on the cards to take over the family farm one day.

"We have three boys Josiah, 7, Xavier, 5, and Rafael, 3 who are already learning about farm life, so we'll see what happens with them as they get older," he said.

"For now though, we'll keep working hard and continue to look for new and better ways of doing things, which will hopefully hold the family in good stead for another 100 years."

## Not so cheap sheep

**As a prominent sheep breeder, one of Collandra North Poll Merino Stud's most important ram purchases over the years was a Collinsville ram 'Supreme' in 1981 for \$34,000.**





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**“The family has been on the farm for 115 years, so we must be doing something right.”**

Charlie Lawrie  
Collandra North Poll Merino Stud farm owner



# Backed by experience.

Above (L-R) Simon Finch, Relationship Manager Corporate Agribusiness; Silv Tarca, Relationship Director Consumer and Transport; Bill Trimmings, Rural Business Banking Manager; Peter Matthews, Relationship Director Corporate Agribusiness; and David Bateup, Senior Relationship Manager Industry Banking.

**As BankSA marks 170 years of helping South Australians start and grow their businesses, we also celebrate over 170 years of combined experience in Silv Tarca, Bill Trimmings, David Bateup, Peter Matthews and Simon Finch (all pictured) who have each chalked up more than 40 years of service.**

As our customers grow their businesses, they want their bank to grow with them, and BankSA is proud to boast long-standing relationships between our customers and bankers, many of which are intergenerational.

It's a key point of difference for BankSA, while for our long-serving bankers, the bank's ability to provide a local, personalised service to customers is what makes BankSA great and why they have enjoyed their jobs for so long.

"Our people have a strong customer-centric culture and go that extra mile to deliver quality service," said Mr Tarca, Relationship Director Consumer and Transport, who has just notched up 45 years with the bank.

"We also maintain a firm commitment to the

local community, including strong ongoing support of South Australian businesses."

Rural Business Banking Manager, Bill Trimmings – who also brings up 45 years of service this year – says the bank's focus on providing outstanding customer service has never wavered despite many changes over the years.

"We've always strived to form strong relationships with our customers and provide a local service, which is one thing that hasn't changed in my time," said Mr Trimmings, who started as a postage clerk in the Modbury Clovercrest branch.

For Senior Relationship Manager Industry Banking, David Bateup – who has worked at BankSA for 41 years after commencing as an insurance clerk with the former State Bank – the changes over the years have largely been driven by the advance of technology.

"Computerisation has been one of the biggest changes since I started, while these days, bankers are also more inclined to meet customers at their place of business, rather than in a branch," he said.

Relationship Director Corporate Agribusiness

Peter Matthews also reflects on the impact of technology since he joined the bank 41 years ago.

"I recall back in the late 70s branches were still using manual ledgers, which required staff to manually record transactions in customers' passbooks and in the books of the bank, as well as having to manually calculate interest at the end of each month," he said.

And like his colleagues, 40-year veteran Simon Finch – BankSA's Relationship Manager Corporate Agribusiness – is proud of his tenure and says he wouldn't have things any other way.

"BankSA believes in its people, its customers and the state," said Mr Finch, who began his banking journey as a postage/ledger clerk in the Whyalla branch of the former Savings Bank of South Australia.

"We have a genuine culture of customer support and diversity covering our large statewide footprint, which is ultimately to ensure we're looking after the interests of our customers as well as we possibly can."

**Thank you South Australia.**  
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## Focus. April 2018

BankSA — A Division of Westpac Banking Corporation  
ABN 33 007 457 141

AFSL and Australian Credit License 233714.

Focus is produced by BankSA Corporate Affairs.  
Readers' comments are welcomed.

All correspondence should be sent to:  
The Editor, Focus, BankSA, Level 8,  
97 King William Street, Adelaide SA 5000  
Communications@banksa.com.au

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PRINT POST APPROVED 565001/00273 BSA01869 (04/18)

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