

From excess to excellence

If ever there was a project that encapsulates what reuse is all about, the face shields that Reverse Garbage has made during the COVID-19 pandemic has got to be it.

Within 48 hours of receiving a doctor's request for Personal Protective Equipment, as they were facing a shortage, Reverse Garbage found the reuse resources and volunteers to make 700 face shields to donate to frontline health professionals.

Individually, the components for the face shields had other original purposes for their former owners, but together they became an extremely valuable resource.

- The elastic was donated by a wholesaler located down the road from Reverse Garbage who had closed down.
- Sturdy plastic sheets were donated by companies, including Gateway Bank, after a stationery clear out.
- The double-sided tape came as an end-of-roll from regular donor, Husky Tapes.
- The foam offcuts were left over from projects and donated by regular donor, Foam Booth.

"We are humbled by the number of people who volunteered to be a part of this project. With a little creativity and a lot of heart, it's amazing what a difference can be made with reuse resources," said Kirsten Junor, Creative Director at Reverse Garbage.

Over 2,000 face shields have been distributed to hospitals, GPs, pharmacists, medical receptionists and community workers from Sydney to Katherine, NT.



Kirsten Junor, Creative Director at Reverse Garbage
Photo by: Ariella Jelic

Find out more about Reverse Garbage here:

Website: reversegarbage.org.au

Instagram: [reversegarbage](https://www.instagram.com/reversegarbage)

A message from the CEO

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I hope that you and your families are well in these unusual times.

Since the last edition of *gatepost* we have made a number of enhancements to make it easier for you to interact with us digitally. Through online banking, existing Members can now open a new Term Deposit or Savings account. It is also possible to redeem a Term Deposit or add additional funds at maturity, and re-invest the balance.

Very soon it will be possible for anyone to apply for home loans and personal loans online, including top-ups to existing home loans.

Gateway's inclusion in the First Home Loan Deposit Scheme has been a great success for Gateway, and we welcome all the new Members who have joined us via this Scheme.

We are excited to feature the great work of Reverse Garbage in this issue and our new logo design from eco-artist Jane Gillings.

And finally, at the current time we expect the AGM in November will take place face to face, albeit potentially with restrictions, and we hope to see you there.



Lexi



During these difficult times we would like to thank you for your support and assure you that we will continue assisting all our Members affected by the Coronavirus (COVID-19) pandemic.

Find out more here:

www.gatewaybank.com.au/Coronavirus

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Notice of change of auditors

The Board of Gateway Bank Ltd (Gateway) wishes to announce that the Australian Securities and Investments Commission (ASIC) has consented to the resignation of Gateway's auditors, **Ernst & Young**, effective from the date of notice published on Gateway's website on the 4 May.

In accordance with ASIC Regulatory Guide 26, paragraphs RG 26.59-RG26.61, Gateway provides the following information: The outgoing auditor is **Ernst & Young**, 200 George Street, Sydney NSW

2000, and the incoming auditor is **KPMG**, Level 7, 77 Market Street, Wollongong NSW 2500.

This change follows a competitive tender process in which **KPMG** have been appointed as auditors of Gateway with effect from the date of this notice. The Board of Directors take this opportunity to thank **Ernst & Young** for their past assistance and services rendered to Gateway.



Gateway recently commissioned eco-artist Jane Gillings to create a fantastic installation of our logo, which we will be using across our collateral going forward. Jane has been creating beautiful art for over 30 years and uses discarded components and objects to create conceptual sculptural installations and visual puzzles that focus on the need to hold on to memory and minimise loss.

Her work is guided by the material she uses, which is sometimes altered to become a ghost of what it once was, yet maintaining enough integrity to be recognisable with careful inspection from a curious audience.

She has been a finalist in several outdoor sculpture exhibitions including Sculpture at Scenic World, Sculpture at Sawmillers and Sculpture by The Sea where she has exhibited 11 times.



What first drew you to create artwork from plastic?

Back in 1999, two of my American friends got married and as a wedding gift, I made them a collage piece made from plastic discards. Later, I started experimenting with my own compositions and realised that I could also make three dimensional sculptures from discarded plastic. Since then, I have made both large- and small-scale artworks from a variety of discarded materials.

Over the years of collecting plastic, have you seen a shift in mentality when it comes to waste?

I come from a family of collectors (some might say hoarders). My collecting is well controlled though, as is the collecting in my family. I grew up on Sydney's north shore, and my brothers and I would spend many Sunday afternoons at the local tip, in the days when security and WHS wasn't really a thing. I have always been amazed at what people throw away and realised early on that pretty much everything can be recycled, reused or repurposed.

I think people are becoming more aware of the designed obsolescence of things they buy and are frustrated that it's invariably cheaper and easier to "just buy a new one". There are also fewer people with the skills to fix things as so many things aren't designed to be fixed. This mindset can also be traced back to the culture and wealth of a society. When things are scarce, humans get inventive, which segues nicely into the next question.

What has inspired you most recently in these difficult times?

Just when it seemed that solutions to the plastic problem were gaining momentum and people were embracing things like keep-cups, we have suddenly hit a snag. As much as I have been inspired by the ingenuity that has come about as the result of the pandemic, I am disappointed that our progress on minimising single-use plastics has understandably had to take a back seat.

However, I am inspired by the effect the pandemic has had on global air pollution levels, and the mass existentialism that has occurred. People are realising what is important to them, and how they can live their lives differently in all sorts of positive ways.

I have also become more connected with my family in the last two months, through regular online meetups, than I have in the last few decades. Hopefully during this crisis, we will have all had time to reassess our habits and will come out with a greater appreciation for the fragility and interconnectedness of life on our planet.

2020 Annual General Meeting of Members

The Board of Directors of Gateway Bank Ltd has resolved to hold the 2020 Annual General Meeting (AGM) of the Bank on Thursday 26 November 2020, at The Grace Hotel, 77 York Street, Sydney, commencing at 5:30pm.

If COVID-19 restrictions continue to exist by late September, the date and/or format of the meeting may be changed to take advantage of Government concessions. This may include holding a meeting over a video conferencing service. Should this occur, we will communicate this to you in the next edition of *gatepost* and on our website, including details on how to connect to the AGM.

Call for Nominations

The Board calls on any Member who intends to nominate for a position of Director to do so. Candidates must be eligible under rule 9.2 of the Bank's Constitution and be nominated by two other Members, consent to the nomination and furnish a declaration in the form required by the Board under rule A4-5. In addition, all nominees will be subject to a Fit & Proper review by the Bank's Nominations and Remuneration Committee before being accepted as candidates.

Nomination and declaration forms may be obtained by writing to: The Secretary, Gateway Bank Ltd, GPO Box 3176, Sydney NSW 2001. Nominations close at 4:30pm (AEST) on Friday 28 July 2020. Nominations received after this date will be invalid. If there are more candidates standing for election as Directors than positions available, an election will be held by postal ballot prior to the AGM. The result of the election will be announced at the AGM.

Meet the team - Arun

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What's your position at Gateway?

I am a Broker Support Consultant with Gateway. My role is to increase the broker network by building relationships with newly accredited brokers and service the existing broker base.

What do you like doing in your free time?

I like spending time with my family, writing songs and travelling.

Favourite holiday destination?

I have many favourite holiday destinations, but I love travelling to the US to visit Disneyland with my kids as they are crazy about it, I also have a lot of friends and family there.

How do you live thrifty day to day?

I try to learn new thrifty things every day because learning never stops. My kids have inspired me to start baking as this is a perfect family activity to do together and we save a lot of money by baking our own treats.



Spot your Member number to win \$50*

If you find your own Gateway Member number printed in its entirety in this edition of *gatepost*, you are a winner. Call our Customer Service team on 1300 302 474 before 30 September 2020 and your Gateway account will be credited with \$50.

Note: Five different Member numbers have been randomly selected and printed in this edition of *gatepost*.

* Eligibility is limited to current Gateway Members aged 16 years and over.

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Deposit products and loan products are issued by Gateway Bank Ltd ABN 47 087 650 093 AFSL
Australian Credit Licence Number 238293

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