

# Newsletter

July 2008

## Manager's report

Welcome to our winter newsletter.

Our newsletters provide a great opportunity for us to let you all know how we are traveling and what we have been doing in the community. You might not think much can happen in three months, however, a quick look at our newsletter shows that something is always happening.

On Wednesday 7 May we ran a sponsorship information evening advising that the Board have allocated \$20,000 to community sponsorships for 2008/09.

For four and a half years it has been the Board's goal to be able to give back funds to the community, and the sponsorship initiative is one step forward in this direction.

The reason we have these funds available is because people like yourselves and the organisations you are part of, choose to do their banking with Elmore/Lockington & Districts **Community Bank**<sup>®</sup> Branch.

I am sure most people have seen our Billboard (currently on the side of Pentreaths in Lockington) that says "Bank with us and everyone benefits". Well, we currently have 20,000 reasons why, if you don't already, you should be and recommending others, to bank with us.

Putting money back into the community is what community banking is all about. And all you have to do is bank with us. It is a pretty simple message to be telling others.

\$20,000 is a significant amount of money; imagine how much it could be if more people banked with Elmore/Lockington & Districts **Community Bank**<sup>®</sup> Branch.

That's how easy it is, the more banking people choose to do with us, the more money we will have to put back into the community.

Thank you for choosing to bank with Elmore/Lockington & Districts **Community Bank**<sup>®</sup> Branch, we look forward to catching up with you in the future.

Happy reading.

**Andre Clayton**  
Branch Manager

### Branch snapshot as at April 2008

#### Total business

\$54,776,000

#### Total accounts

2971

#### Total lending

\$23,153,000



## What's happening in your community?

### Elmore Business Promotion Day

Elmore/Lockington & Districts **Community Bank**<sup>®</sup> Branch was pleased to recently support the Elmore Business Promotion Day, organised by the Elmore Progress Association (EPA) encouraging people to shop in Elmore and support our businesses.

Bendigo Bank's mascot Piggy made an appearance and handed out balloons and lollies to all the kids and even some big kids! We also set up our branch marquee.

Thanks to the EPA for organising the day, it is great to be a part of days like this.

**Board of Directors, Lockmore Financial Services Limited,  
62 Railway Place, Elmore, VIC 3558**

David Johnson, Lesley Corrie, Jennifer Dobell, Corinne Holmberg, Helen O'Sullivan, Leanne Pentreath,  
Louise Ross, David Trewick, Christine Weller, Max Williams and Graeme Wood.

## What's happening in your community?



### Netball challenge

Saturday 24 May saw the Lockington Bamawm United (LBU) and Elmore A Grade teams once again battle it out in the **Community Bank**® A Grade netball challenge, to see who would be taking home the perpetual trophy and glass tumblers donated by Elmore/Lockington & Districts **Community Bank**® Branch.

Both teams went into the rivalry game with determination especially LBU who were keen to make the score one all for the trophy. Accurate shooting and strong defending from both teams made it a skillful game to watch. But with their fast feet and strong holds LBU were able to take it over the line and won the game 54 to 41. Congratulations LBU!

Thank you to both sides for your continued support and we look forward to the next contest in 2009.

### Channel Committee

The Lockington Channel Committee is just one of the many local organisations that has benefitted from Elmore/Lockington & Districts **Community Bank**® Branch support in the past three months.

The Channel Committee is responsible for maintenance of infrastructure of the Lockington channel footbridges, rotunda and fountain as well as maintaining the walking track and undertaking general work in order to beautify Lockington town centre.

When the committee was seeking financial support to

allow them to keep the town centre neat and tidy Elmore/Lockington & Districts **Community Bank**® Branch was pleased to assist. With a view to assist their organisation in becoming financially sustainable in the future we offered them \$1,000 if they could raise \$1,000 from other organisations.

The \$1,000 donated by the branch has been placed into a trust account from which the Lockington Channel Committee can earn interest with a view to long-term sustainability. If you see their mower out and about in town, it will have the **Community Bank**® branch logo on it, as recognition for our support.

### Bio-diesel target a step closer



The North Central Victorian Community Enterprise announced on 28 May that it has reached its pledge target, with locals throwing support behind plans to construct a community-owned fuel depot in the district.

The community is working in partnership with Bendigo Bank, Victor Smorgon Group and Atlas Fuels to establish a fuel distribution business.

Chair of the North Central Victorian Community Enterprise steering committee and Elmore farmer, David Johnson, said under the proposed model, the community would own the local storage facility and be able to capture some of the profits associated with fuel purchases.

"This facility would be put in place using a similar business model to the **Community Bank**® branch" he said.

Like the **Community Bank**® branch this initiative would bring huge benefits to our region. It would return profits and secure a supply of liquid fuels, including access to Bio-Fuels, to our remote communities."

Mr Johnson said support has come from far and wide.

"Our neighbours in Goornong, Colbinabbin, Tongala, Rochester, Prairie, Lockington, Pyramid Hill, Calivil, Dingee, East Loddon and Serpentine are all keen to get behind the project."

"This is a significant development that highlights that the community has been able to rally around a community cause that will see the construction of a local fuel storage facility in the district," he said.

The community hopes that in the future the storage facility will grow to incorporate fuel production, generating a sustainable revenue stream and fuel source in North Central Victoria.

An independent feasibility study will now test the level of pledge support.

"More than 150 locals have pledged to purchase their fuel through the community owned structure," Mr Johnson said.

"These people will now be contacted and interviewed to confirm the viability of the project."

The North Central Victorian Community Enterprise steering committee hopes to have the facility in place by this year's harvest in October.

Anyone interested in registering their support for this project can contact Elmore/Lockington & Districts **Community Bank**® Branch or Bendigo Bank on 1300 304 541.

# Marketing update

## Sponsorship Information Evening



Over 100 people from 90 community groups gathered at the Lockington Recreation Reserve for our sponsorship information evening on 7 May. Louise Ross, Vice-Chairman of the **Community Bank**<sup>®</sup> Board pointed out that as the **Community Bank**<sup>®</sup> business has grown we have received support from the Bendigo Bank in the form of Market Development funding to assist in our marketing activities. This funding covers all types of marketing activities from advertisements in newspapers, our own shareholder newsletter, wealth creation and other seminars we run, our school piggy account initiatives and various other promotional and advertising activities.

However, the Board has now decided for the 2008/09 financial year to allocate \$20,000 specifically for community sponsorship.

From a marketing perspective, community sponsorship is an important promotional tool and part of our business process as it allows us to give something back to the organisations that support us.

The Company is not quite at the stage of returning profits to the community, but the Board believes this sponsorship initiative is a clear way of demonstrating our ongoing commitment to the community, and to start giving back to those organisations that bank with us.

So, what are sponsorships?

Sponsorships are mutually beneficial arrangements where both the Company and the community organisation gain positive outcomes.

The Board is looking for innovative creative ideas that will assist your organisations in its operations or fundraising activities while promoting our **Community Bank**<sup>®</sup> branch.

Examples that have been funded in the past include:

Piggy – Bendigo Bank's mascot could feature at your next event. Piggy is very popular with the children – probably because Piggy is always giving away showbags, balloons or lollies, and is very well mannered. However, don't expect him to take on the role of MC or you will be disappointed - Piggy doesn't speak!

Our Marquee is a relatively new addition to our business and is available free of charge for use at community events. Bookings should be made through our Elmore branch.

We have a number of products available that you might be interested in for your organisation, or you may have an idea for a different item we could sponsor.

- Umbrellas
- Drink bottles
- Bowls score cards
- Sand buckets
- Golf balls
- Wine
- Lollies
- Enviro bags
- Pens
- T-shirts
- Hats

But now it's up to you ... we are looking for different ways in which we can partner community organisations, not at this stage for a major project, but for something that will assist your club while at the same time promote our **Community Bank**<sup>®</sup> branch. So, make sure you submit an application.

Sponsorship applications can be sent in at any time of the year but will be assessed on a quarterly basis.

All requests will be valid for the financial year in which they are submitted, and if they are not rejected will be re-considered in the remaining quarters for that year.

If you have any questions, please ask one of the Directors, our staff, our Marketing Officer Kristy Nihill, visit either of our branches, or our website at [www.bendigobank.com.au/elmore](http://www.bendigobank.com.au/elmore) for more details.

### Websites - the way of the future

We are thrilled to advise you that our newsletters, sponsorship application forms and Annual Reports can now be downloaded from our website at [www.bendigobank.com.au/elmore](http://www.bendigobank.com.au/elmore)

Please note that hard copies of the Annual Reports will not be sent in the future unless specifically asked for. You will be receiving a letter in the mail in the coming weeks with further details of this new process.

So make sure you keep watching our site to keep informed on all of the above as well as profiles of our staff and Board members.

### Brand awareness

As part of our sponsorship agreement with the Lockington Bowls Club we recently installed a sign on the west fence at the club. So next time you are in Locky make sure you take a look.

We have also made some changes to our Billboard sign at H & R Holmberg's store in Elmore.



## Meet your Directors

### Louise Ross, Board member since 2003



Louise has been actively involved in community development in the Lockington district since emigrating from England 16 years ago. She has been involved in many community organisations bringing in over \$1 million in grant money for various projects around the town.

A graduate of the Fairley Leadership Program (1999),

Louise was one of 12 women on a State Government Task Force for Women in Rural Communities advising the government on various issues in 2006, and regularly advocates on behalf of the community to government at local, state and federal levels.

Louise is currently Vice-Chair of the **Community Bank**<sup>®</sup> Board and was a member of the original steering committee and an inaugural Director. She brings many skills to the Board and her particular areas of interest are: marketing, public relations, business planning documentation, policies and procedures and staff recruitment/human resource management.

She is passionate about small rural communities and believes that they have an important role in Australian society and need to be continually developing in order to be sustainable in the future. In January this year Louise was awarded 2007 Citizen of the Year for Rochester and district at a celebratory Australia Day dinner.

As well as many hours community work Louise also works part-time as Centre Manager and Neighbourhood House Co-ordinator at the Lockington District Business Centre, and as a Community Projects Officer for the Shire of Campaspe. She juggles all this with looking after a husband and young family.

We are pleased to have such a community oriented person as part of our Board.

### Elmore

**For more information please call into  
62 Railway Place, Elmore or phone 5432 6706**

**We are open:  
Monday to Friday 10.00am - 4.00pm**

### Lockington

**For more information please call into  
9-11 Lockington Road, Lockington or phone 5486 2304**

**We are open:  
Monday & Wednesday 10.00am - 2.00pm  
Thursday 9.00am - 12 noon & 12.30pm - 4.00pm  
Friday 10.00am - 12 noon & 12.30pm - 4.00pm**

**Manager: Andre Clayton - Mobile: 0427 801 712**

Elmore/Lockington & Districts **Community Bank**<sup>®</sup> Branch  **Bendigo Bank**