

Leopold Community  
Enterprises Limited

# Our Story

2009-2024



Community Bank · Leopold



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Leopold Community Enterprises Limited (Community Bank Leopold) acknowledges the Wadawurrang people as the traditional owners of the land, on which our community have built a flourishing neighbourhood. We are proud to serve our community and pay our respects to Elders past, present and emerging.



Original Board and staff and Bendigo Bank representatives: Russell Norton, Bob Reinert, Trevor McFarlane, Chris Stepins, Rod MacDonald, Mike Hirst, Michelle Laney, Lily Reinert, Pam Wind, Paul Madden, Janet McIntosh, Tracy Wilson, Katie Hurnall, Robyn Collier, Cassie Secombe, Bec Anderson and Pam Hammond.

# Our history

In 2007 a committed group of local people got together to discuss the potential of securing full personal banking services in Leopold. Anyone who has been around long enough will know our closest banking was in Newcomb and at this time Gateway Plaza was in its early days of operations with stage 1 completed.

They contacted the Bendigo Bank which had a profit share franchise model operating, known as Community Banking. Operating the model since 1998, the Bendigo Bank Community Bank model was designed to feed into the prosperity of their customers and the local community. It was decided that this was just what our community needed, and the group formally created a Steering Committee consisting of dedicated people who had the skills to further investigate and implement the requirements to achieve this goal.

By September 2007, the Steering Committee had commenced acquiring pledges from locals to financially support the project. This process involved signage at various locations in the community, promotion through media outlets, direct contact with local businesses, a roster of volunteers speaking to the community at Gateway Plaza and a presence at various community events.

By the end of February 2008, the hard work was starting to pay off. The pledge total was \$554,500 and by May this jumped to \$683,000. With the financial investment by Lascorp (owners of Gateway Plaza at the time), by June total pledges numbered \$790,000. It is worth noting Lascorp remained investors long after selling Gateway Plaza. Without their commitment to the company, it would have taken much longer to achieve the target required.

Once the target pledge amount was received, they set about undertaking a feasibility study. By mid-August 2008, the report from the feasibility study suggested the Community Bank Leopold proposition was favourable. A Business Plan was developed, further negotiations for a site were undertaken with Lascorp, discussions continued with Bendigo and Adelaide Bank; and a solicitor and accountant were engaged.

The Steering Committee registered the name for the company, and on the 8 September 2008 the inaugural meeting of Leopold Community Enterprises Limited was held.

As a result of intensive work by the Steering Committee, a prospectus launch was held in October 2008. Unfortunately, this was also the time of the Global Financial Crisis. The timing had an impact on converting pledges to actual share purchases but thanks to the wonderful support of the community and Lascorp, the target was met shortly after, which enabled Leopold Community Enterprises Limited to purchase a franchise of the Bendigo Bank.

Lascorp generously allowed access to the branch space before official tenancy commenced and the company set about employing local tradespeople to fit out the branch and recruiting branch staff. With all this complete, Community Bank Leopold opened its doors on 3 April 2009 to much fanfare in the community.



# Our business

The focus of Community Bank Leopold, then and now, is to supply Bendigo Bank products and services to our community. The focus of the company – Leopold Community Enterprises Limited – and the Board is to support the Branch Manager, to recognise and reward shareholders by way of annual dividend payments; and to invest up to 80% of the profits, back to the community by way of grants, sponsorships, and donations.

Investing in the business has remained a focus of the Board and early on, included the purchase of a company car in Bank livery. The Board decided this was a requirement to enable the Branch Manager to undertake their role as well as a mobile marketing tool for the branch. The Board also invested in advertising on the vehicle itself, along with personalised number plates (LCBank) - the first of its kind and this continues to be a strong marketing tool.

Financially, over the past 15 years, total footings (below) have steadily grown from \$27.104 million in 2009 and to \$205.925 million in 2023.

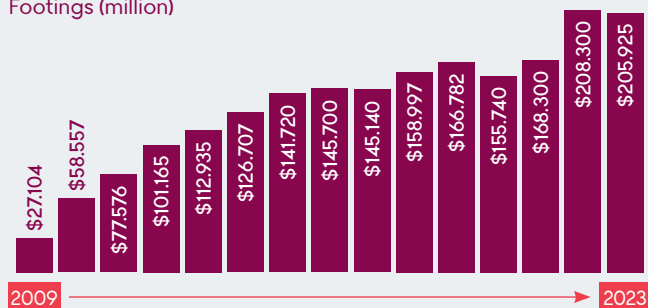
Along the way, the company has been impacted by many factors outside of our control. Some of which included:

- The 2019 report from Royal Commission into Misconduct in the Banking, Superannuation and Financial Services Industry resulting in tighter lending throughout the

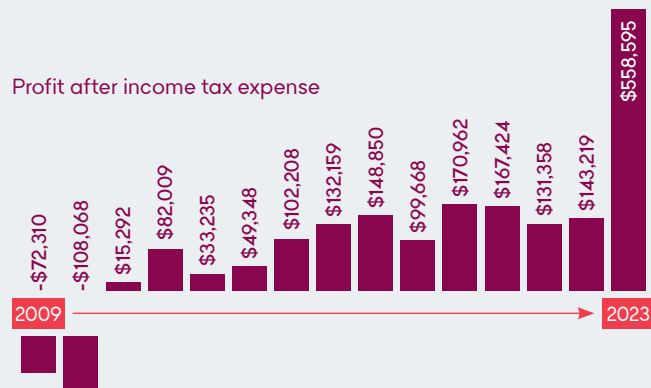
sector, which can be seen in the reduction in the footings in 2020.

- Market competition in the provision of financial services has become especially strong. Bendigo Bank continues to focus on brand, technology and process simplification to drive efficiency and strengthen our relationships with customers.
- In 2023 Bendigo Bank was named the most trusted bank in Australia by Roy Morgan for the fifth consecutive quarter, climbing further ahead of competitors on the list of Australia's most trusted brands.
- Changes in interest rates over the time have impacted both lending and deposit rates and ultimately the company's margins – sometimes for the better and at other times proving to be a challenge.
- Like all businesses, we were hit with a major impact in 2020 when Covid-19 was declared a pandemic. The staff, with some minor operational changes, continued to support the community when we were all unsure of what was ahead. This did have an impact on the balance of footing, with a stronger than anticipated focus on deposits and a much greater reduction on lending.

Footings (million)



Profit after income tax expense



- Most recently we were positively impacted operationally, with the closure of Bendigo Bank Newcomb and the Bendigo Bank owned ATM at Gateway Plaza. These closures resulted in significant increases in over-the-counter transactions and for the first time, queues for service. To counter this influx, the Board invested in growing staff numbers and the installation of an ATM to ensure continuing customer service excellence.

Through continual changing global and domestic market conditions, the financial performance of the company remains solid. The profit after income tax expense remains positive, enabling the Board to invest in the operational requirements of Community Bank Leopold, our branch, our shareholders and the community.

Over the years we have had the opportunity to celebrate many achievements. In 2018, Community Bank Leopold was recognised by Bendigo Bank for their outstanding team achievement as finalists for the 2017/18 Regional Victoria and Tasmania Branch of the Year, an amazing acknowledgement of the incredible work of our branch staff.

In April 2019 celebrations were held for our customers in-branch, and with an event for shareholders, acknowledging the successes of our first 10 years (pictured below left and middle). The day included a high tea for the shareholders and many festivities in the branch.

On 12 September 2019, Community Bank Leopold was honoured to receive the Lions Club of Leopold, Alan J Holding Award. It was presented honouring the valuable contribution Community Bank Leopold has made in assisting the Leopold community. The award was presented by the Lions Club District Governor, to Lily Reinert (Chair) and Bronwyn Shearer (Company Secretary) of Leopold Community Enterprises Limited (below right).

As we look towards the next 15 years, if the recent past has taught us anything, you never know what's around the corner. But whatever unfolds, we are confident our community will continue to support each other and we will continue to build strong relationships with our stakeholders (our staff, our shareholders, the community and our partner, Bendigo and Adelaide Bank) to ensure we continue to be:

- Best in customer service,
- Committed to our community,
- Ethical, honest and transparent in our governance,
- Responsive to the needs of our stakeholders, and
- Respectful and inclusive of all.



# Our shareholders

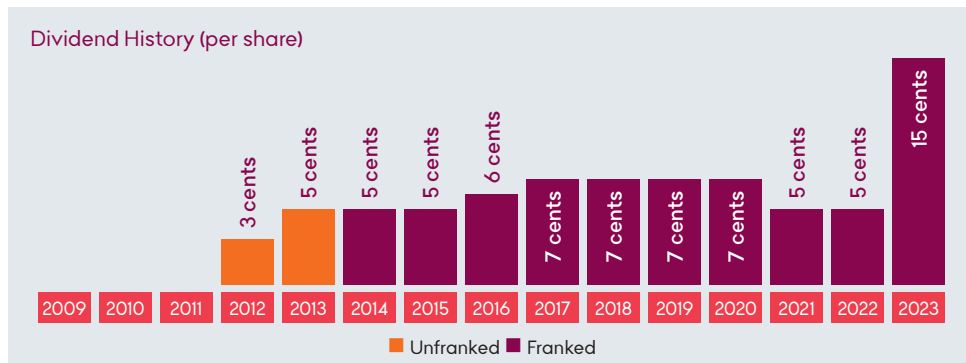
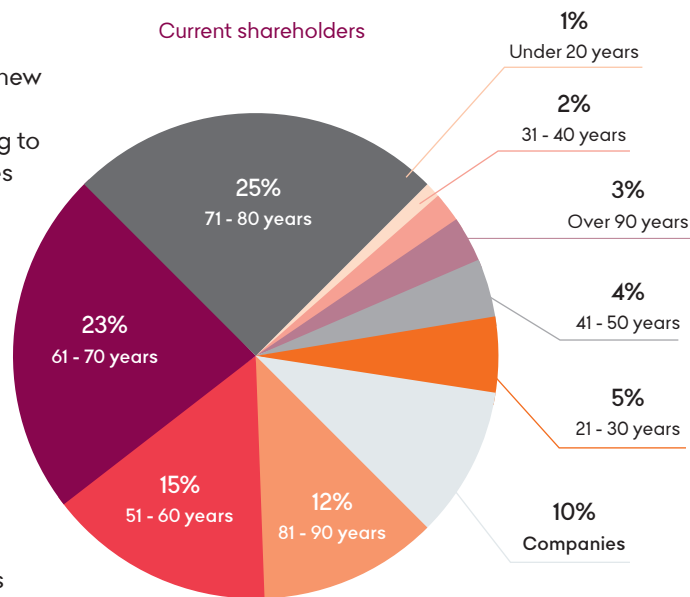
Without the support of our pioneering initial shareholders, it is fair to say Community Bank Leopold would never have been established to service our community.

The support of our initial investors has continued, with the majority of shares being held by the same persons or handed down to family members. When shares have been sold, they are often purchased by current shareholders who are wanting to increase their holding. On the few occasions when shares become available, we are pleased that the demand to support the company is strongly evident.

The current number of shareholders stands at 208, which consists of 147 original shareholders and pleasingly, some new people to our community. The age of current shareholders varies dramatically as seen in the table below. It is pleasing to see the young people who are either purchasing the shares themselves or are given them from family members are holding onto their shares and supporting their community's future.

The Community Bank model recognises this company investment by way of shareholder dividends. Our first unfranked dividends were paid in 2012 and again in 2013. Since then, franked dividends have been paid to shareholders annually. 2023 saw a particularly strong financial performance with a record franked dividend paid to shareholders of \$0.15 per share. We are pleased to report that as of November 2023 we have returned \$600,685.47 in dividends to our shareholders.

We thank the past and current shareholders for their investment in the company as their commitment is vital to securing the future of banking services in Leopold.



# Our board

Today we celebrate the 29 people who have brought their unique blend of skills and passion to the Steering Committee (2007-2008) and subsequent Boards of Leopold Community Enterprises Limited - 15 years of volunteering their time to ensure the success of our goal of delivering a lasting impact for our community.

A special thank you must go to the inaugural Chairperson, Rod MacDonald, who early on, was able to leverage his professional contacts and community standing, resulting in pledges, share sales and business to the branch.

This occasion could not pass without also acknowledging those who have spent 10+ years on the Board in support of the company. (Steering Committee and as Company Directors) We thank them for their tireless work to establishing and overseeing the business and their commitment to our community. Thank you for your incredible service.



Paul Madden



Bob Reinert



Lily Reinert



Trevor McFarlane



Janet McIntosh

As we move into our 16th year, we wish our current directors all the best as they continue to guide business development, support our shareholders, and invest in our community.

■ Russell Norton	September 2008 – December 2009
■ Henk Wind	September 2008 – December 2009
■ Michelle Laney	September 2008 - April 2010
■ Rod MacDonald	September 2008 - November 2010
■ Graham Hare	September 2008 - January 2011
■ Pam Wind	September 2008 - November 2011
■ Trevor McFarlane	September 2008 - December 2017
■ Janet McIntosh	September 2008 - March 2019
■ Bob Reinert	September 2008 - December 2021
■ Lily Reinert	September 2008 - December 2021
■ Paul Madden	September 2008 - current
Grant Cadwallander	November 2010 - May 2015
Margarette McFadyen	November 2010 - October 2016
Rhiannon Russell	March 2013 - May 2015
Jarrold Lundie	November 2013 - December 2017
Bruno Esposti	November 2014 - June 2018
Lydia De Raad	May 2016 - February 2018
Gary Goodman	October 2016 - January 2017
Gabrielle Jennings	August 2018 - October 2020
Craig Savige	May 2020 - October 2021
Dennis More	September 2018 - February 2024
Bronwyn Shearer	May 2015 - current
John Leach	July 2018 - July 2020, May 2023 - current
Kylie Clayton	May 2020 - current
Ramona Browne	June 2020 - current
Keith Reynard	March 2022 - current
Michelle Jones	April 2023 - current
Kerrie Napoli	April 2023 - current
Tiffany Quick	May 2023 - Current

■ Steering Committee in 2007/08

Current Board member

# Our staff

The financial success of the business is reliant on our local community supporting our efforts by making Community Bank Leopold their bank of choice; but most importantly it is due to the hard work and commitment of the branch staff. The Boards' focus is to provide the Branch Manager with everything they require to nurture our values-led culture, manage our talent, and equip our people with the skills, wellbeing support and knowledge; to continue delivering great outcomes for our customers.

Over the past 15 years, the branch has said goodbye to many as they have moved onto other roles both in Bendigo Bank and outside of banking. The company values and thanks them for the important role they have played in the success of the business and the impact their work has had on our community.

The five Branch Managers who have been the face of Community Bank Leopold and directed the operational aspects of the business are also to be acknowledged. Chris Stepins, the inaugural Manager (2009-2015), followed by Katie Hurnall (2015-2016) and Craig Taylor (2016-2020).

The current Branch Manager, Hannah Masset joined Community Bank Leopold in May 2020 and was replaced for 12 months whilst on parental leave by Britt Lonsdale. In the coming month Hannah will also commence parental leave. With Hannah revising her future employment, the opportunity arose to employ a part time Assistant Branch Manager and it is anticipated that she will return to this role in May 2025.

With this, the recruitment for a replacement Branch Manager is currently underway. We are searching for a manager with strong business development skills, who can focus on creating strong community and business relationships to build business at the branch

We thank each for their unique management styles and acknowledge that they have all led the team admirably.

Operationally, due to the business growth over years, our staffing numbers have grown to eight wonderfully, committed people. Thank you to the current staff who continue to work tirelessly to provide the best customer service to our community. Please know that your commitment and community passion is valued.

This day could not pass without acknowledging one staff member, Robyn Collier. Robyn has been with Community Bank Leopold since day one and today is the celebration of her 15th year of service to Community Bank Leopold. The company expresses their appreciation for her terrific work ethic, dedication to the team and unwavering support of our customers and the community.



Robyn Collier

Dominique Adams
Mua Alatupe
Samantha Allen
Bec Anderson
Mandy Breen
Alesha Carr
Janelle Coles
Robyn Collier
Jacqui Devery
Danita Eastman
Christina Eden
Ricky Forte
Pam Hammond
Melissa Henderson
Belinda Gillett
Eliza Gravett
Daina Howard
Katie Hurnall
Danielle Jolley
Britt Lonsdale
Jacqui Ludmon
Hannah Massett
Nerida McPherson
Chloe Mills
Tegan Paul
Paige Rockliff
Cassie Secombe
Xavier Sheehan
Steve Smiljanic
Alice Smith
Tyler Stavenuiter
Chris Stepins
Craig Taylor
Chris White
Luke Williams
Camilla Wilson

■ Current branch staff



# Our premises

The branch opened its doors at Gateway Plaza on 3 April 2009 with the premises being first in the region to be fitted out according to the new branch design. As business grew, a mini facelift was undertaken in 2015 – six years later. This included addition of a new Branch Manager’s office, changes to internal walls to enable better viewing of the main office area and a fresh coat of paint to the inside of the building with new decals to the exterior.

After 13 years, the Board committed to a full exterior facelift of the premises to bring it in line with the new Bendigo Bank branding and current requirements for our community. The branding provides all Bendigo Bank premises with a consistent narrative focussing on creating pride among staff and helping to leverage the company’s powerful combination of trust and capability.

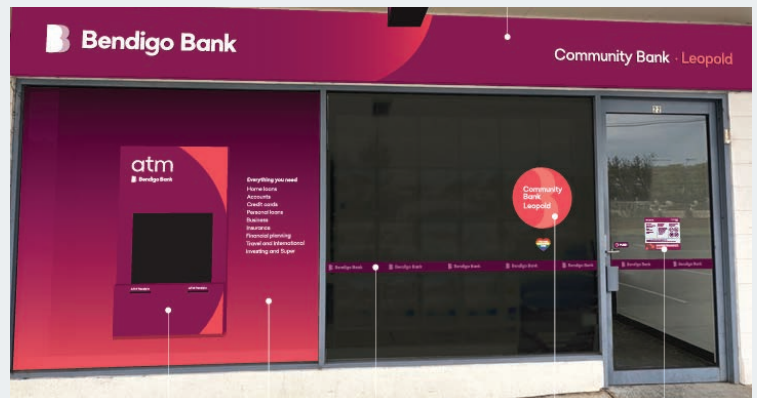
At the same time, given the removal of the Bendigo Bank ATM from the entrance to Gateway Plaza and the closure of the Bendigo Bank Newcomb branch, for the first time, the Board invested in the installation of an ATM to support our customers. This has been very well received by our customers and has resulted in new customers to Community Bank Leopold.

To counter the ever-rising costs associated with being located in a major shopping centre, in 2020 the Board commenced the search for suitable premises to purchase in order to secure the future of the branch. With limited options available in Leopold and after much searching, the company announced at the 2023 Annual General Meeting that they had the opportunity to purchase our own building in the Dorothy Street shopping strip. This investment will result in greater control over expenses and the release of additional funds to support our community and shareholders.

The process is now underway to design and build a new branch which will be a fresh, modern design that is welcoming to customers and provides more conducive workspaces for our staff. The new location provides an opportunity for future expansion, ensuring it is suitable for the years ahead. It is anticipated that the new location will open its doors by the end May 2024.



Original exterior – Gateway Plaza.



New premises.

# Our community

Banking is our business - Community is our purpose. This statement guides why the company exists and is at the forefront of our operations at both the Community Bank Leopold and Board level.

Our first community investments were made in 2009 with \$28,400 donated across 9 projects/community groups. Some funds were made available through access to the Bendigo Bank Marketing Development Fund. This early access to funds enabled greater promotion of the business, resulting in greater buy-in from the community, as they saw early on the benefits of banking locally.

By 2011 this amount had doubled to \$57,800 across 19 projects/community groups. In the following 4 years, community investments reached more than \$500,000. By the end of 2017, this investment had almost doubled to \$998,000. In 2023 alone, the company has invested over \$270,000 across 43 projects, whilst our current total community investment is an amazing \$2 million. This direct financial support is just part of our story.

The company has provided seed funding and advocated on behalf of the community with local, state and



**\$2 million**

Invested in the  
community



**75**

Local groups  
supported

federal funding bodies for many projects throughout the community, including development projects for the Leopold Hall, Leopold Sports Pavilion, Leopold Tennis Club and Bellarine Rail Trail to name a few.

We continue to seek projects that have a positive impact on our community and are pleased to say these community investments continue to grow. Whether you are young or young at heart, it is almost certain that you have benefitted from something that Community Bank Leopold has supported. Here are some of our stories.



Community support in 2016.

## Our young people

Young people hold the key to a better future, and Community Bank Leopold consistently invests in initiatives that support the development of young people within our community.

Grants have focused on projects that develop safe, engaging, and fun environments for our young people to learn and play. These have included specific programs, resources, equipment, and infrastructure projects to help the young of our community grow into happy, healthy, and resilient young adults.

1st Geelong Scout Group

Allanvale Pre School

Christ the King Primary School

Cottage by the Sea

Geelong High School - Hands on Learning

Leopold Girl Guides

Leopold Kindergarten

Leopold Playgroup

Leopold Primary School

Leopold Scouts

Leopold Toy Library

Moolap Primary School

One Voice for Aussie Youth

Wallington Primary School



1. Cottage by the Sea - Mentor Program, 2. Leopold Primary School, 3. Leopold Kinder, 4 & 5. Allanvale Pre School – outside area and the extension, 6. Wallington Primary School, 7. Leopold Toy Library, 8. 1st Geelong Scout Group, 9. Leopold Playgroup.



## Our young at heart

The company's commitment to the community extends to activities and projects for those of all ages. The focus is on endeavours that promote social relationships and improve the health and well-being of the community. Our community is lucky to have several groups who promote social cohesion and provide opportunities for our community to make strong connections.

East Geelong Men's Shed

Leopold Combined Probus Club

Leopold Men's Shed

Leopold Probus Club

Leopold Senior Citizens Club

Leopold VIEW Club

Lions Club of Leopold



1. Leopold VIEW Club, 2. Lions Club of Leopold, 3. Leopold Men's Shed.



## Our environment

Caring for our environment is in effect, caring for ourselves. When considering the environment, our company not only looks to the natural environment, but those organisations who improve and support the surroundings in which we live. Our community has an exceptional group of volunteers who dedicate their time to providing a safe and community spirited environment.

Our company supports the following organisations who provide a wide range of community benefits, ranging from community safety, walking tracks, gardens, waterways, and places to gather and play. Through these community investments, we have been honoured to support these organisations in achieving their goals.

Friends of the Bellarine Rail Trail

Grinter Garden

Leopold Fire Brigade

Leopold Community Watch

Leopold War Memorial

Leopold Wildlife Service

LINC

Victorian Bush Fire Appeal



1. Leopold Fire Brigade, 2. Leopold Wildlife Service, 3. Grinter Garden, 4. Friends of the Bellarine Rail Trail, 5. Leopold War Memorial.

## Our sporting groups

Sport and recreation clubs are the hub of community life, providing not only opportunities to develop the sport and raise the physical activity levels of people of all ages and abilities, but a place for the community to meet and engage.

Our company is proud to support the sporting clubs in our community as team sponsors and has invested in multiple projects that provide access to club uniforms and equipment, and with major investments in improving club and ground facilities for both the participants, spectators and the broader community.



1. Leopold Netball Club, 2. Bellarine Bears, 3. Leopold Little Athletics, 4. Leopold Lakers, 5. Leopold Tennis Club, 6. Leopold Football Netball Club, 7. Leopold Bowls Club.

Bellarine Bears Baseball Club

Bellarine Cricket Association

FC Leopold

Geelong Try Boys

Leopold Angling & Aquatic Club

Leopold Auskick

Leopold Cricket Club

Leopold Football Netball Club

Leopold Lakers Basketball

Leopold Little Athletics

Leopold Pickleball Club

Leopold Sportsman's Club

Leopold Sportsman's Club (Bowls section)

Leopold Sportsman's Club (Golf section)

Leopold Tennis Club

Moolap Tennis Club

Read the Play

Riding for the Disabled

Wallington Cricket Club

West Coast Soarers



## Our health and wellbeing

Feeling part of a community can have a positive effect on the mental health and emotional wellbeing of residents whilst further providing a sense of belonging and social connectedness.

Our company has provided support to many groups who support the health and wellbeing of our community, from the young to the more mature within our population. This proved even more important during and shortly after Covid, where the community saw reduced levels of physical activity and greater isolation among our most vulnerable people.

Our commitment to health and wellbeing is evidenced by the funding of initiatives that educate, promote physical wellbeing, social inclusiveness and support the disadvantaged, not only in our community but more broadly.

Adopt a Family

Ambulance Victoria (Leopold)

Australian Decorative & Fine Arts Society

Barwon Health

Bellarine Community Health

Bellarine First Aid

Bellarine Living and Learning Centre

Boomerang Bags

Club Italia

Encompass

Foodbank Victoria

Kids Day Out (Easter Egg Hunt)

Leopold Community and Learning Centre

Leopold Hall

Leopold Neighbourhood Watch

Leopold Uniting Church

Lumen Christi Catholic Church

Red Cross

St Vincent de Paul

U&I Inclusions

Wallington Strawberry Fair



1. Chatty Café, 2. U&I Inclusions, 3. Boomerang Bags, 4. Leopold Hall, 5. Wallington Strawberry Fair.

# Our 3 biggest investments

## Leopold Community and Learning Centre

Following a Community Needs Study in 2013, the Board established the Centre in Ash Road and funded its operations for the first four years until funding was granted under the Neighbourhood House Victoria program. With the opening of the Leopold Community Hub, Leopold Community and Learning Centre relocated to Kensington Road. They continue to be supported with grants for equipment and specific programs and the Centre continues to be one of our largest community investments.



## Leopold Sports Pavilion facilities upgrade

The investment in the fit out of the Leopold Sports Pavilion has resulted in a facility that not only benefits the sporting club tenants but is used by the broader community for meetings and events. The significance of the building name "The Club" represents a place where all people can come together. We are fortunate to have such a wonderful facility which is used by so many within the community.

## Kids Day Out (Easter Egg Hunt – Good Friday)

### Royal Children's Hospital Appeal fundraiser

Funded and organised by Community Bank Leopold, the Kids Day Out fundraiser ran from 2011 to 2017. The Good Friday Appeal event was a lovely way of bringing the community together for a wonderful cause. Although now discontinued, we are working with other parties to establish a community event to support our local families in the coming years.





# The power of partnerships

The concept of Community Banking is one of partnerships. Community Bank Leopold has appreciated being part of the remarkable outcomes that can be achieved when people come together with a common vision. Some of these projects include:

## Bendigo Bank House (McKellar Kids Rehabilitation Centre)

By partnering with other Community Banks in the region and Bendigo Bank regional office, a fantastic project resulted in the establishment of a specialised Kids Rehabilitation Unit (Bendigo Bank House) at Grace McKellar. The state-of-the-art Unit opened in April 2022 and provides specialised rehabilitation services for young people aged 0-25 from across the Barwon South region.



## Geelong Youth Engagement (Kokoda Youth program)

The company has been honoured to partner with Geelong Youth Engagement for the Kokoda Youth program for a number of years. This project engages with young people to help them through the challenges they are facing in their lives. The participants undertake an intensive year long program which includes personal development, fitness, health, diet and most importantly role modelling with stable and genuine support. Our partnership is direct with GYE and indirectly with the Lions Club of Leopold who have an annual fundraiser of which Community Bank Leopold are sponsors.

## Leopold Lions Club – Children’s Vision Screening Program

In 2019, combined funding through the local Community Banks Collaborative Marketing Fund allowed the purchase of the camera and testing apparatus for the Children’s Vision Screening Program across the region. In 2023, the success of the program resulted in an investment by Leopold for the purchase of a second camera.



## Friend in Me

Community Banks Leopold and Lara teamed up to support the 2023 and 2024 Friend in Me Family Fun Day. This signature fundraising event was held at the Geelong Racecourse and promoted social inclusion and acceptance in children. An all-ability event saw the magic in the eyes of all children as they laughed, danced, and created lifelong memories. It is intended that this will be an ongoing partnered event.



## Wombats Wish

Across Australia, one in twenty children, before the age of eighteen, will experience the death of a parent. Given that averages around one child in every classroom, we are honoured to combine with the region's Community Banks to support Wombats Wish in their provision of a free weekend camp for children and the surviving parent/carer from the greater Geelong area.



## Tee-up for Kids

Over several years Community Bank Leopold supported a Geelong event for Tee-up for Kids. Funds raised from the event went towards providing children who live out-of-home, educational assistance to allow their best opportunity to learn, to integrate into the community and to break the barriers of disadvantage they face.

# The voice of our community

In addition to the annual grants and sponsorships provided, the Board has taken an active role in ascertaining what is important to our community. In 2013 and again in 2019, the Board undertook a Community Needs Survey to identify specific community requirements.

As a result of the surveys, the Board has either directly implemented outcomes or advocated on behalf of the community for projects to be undertaken. Examples of projects that have been enacted from the Community Needs Study include.

## Leopold Community and Learning Centre

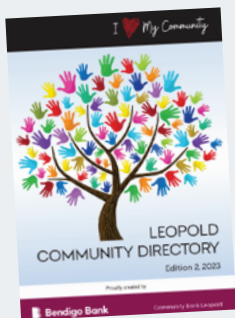
The community requested a neighbourhood house which could offer varied programs, community activities and services. In 2014, the Board established the Centre and funded its operations for the first four years. It continues today as a central hub for community activities. Without the hard work of the Board at the time, this Centre would not be the central hub of the community it is today.



## Business networking

The Leopold community consists of many tradespeople and business owners who work from home. As a result, the company has organised two events, at the Sportsmans Club and McGlashan's Winery, in which local businesses can come together to share their experiences. A business breakfast has also been held at the branch at which business owners were presented with information from Bendigo Bank's Business Banking team with time allocated to ask questions directly related to their own situation and requirements. The feedback from attendees from these events was extremely positive.

## Leopold Community Directory



Being a growing area with many new families, the company has invested in the creation, publication, and circulation of a community directory, to assist residents in familiarising themselves with what is available in our wonderful community. This is produced bi-annually and is also available digitally. It is given to local real estate agencies as part

of a welcome pack and is available at various locations throughout the community.

## The Paddock Summer Markets and Pumpkin Fair

Events bringing the community together are regularly highlighted. In addition to the Kids Day Out, the company supported another event to bring the community together. In conjunction with Encompass, the company supported the Summer Markets and Pumpkin Fairs from 2013-2019.





## Development of FC Leopold (Estuary)

With football (soccer) a popular and growing sport in our community, the establishment of suitable facilities was identified. The Board provided seed funding for the project and with government funding also received, FC Leopold established the club and grounds you see today. Seed funding is a wonderful way to leverage our limited resources and to have the greatest impact on community facilities and we have used this process for several significant projects throughout the community.



## Leopold Library

The community identified the need for a library. The Board contacted the City of Greater Geelong with the outcomes of the survey and encouraged them to consider establishing a library in Leopold. This is now located in the Community Hub on Kensington Road.



## Lighting on the Bellarine Rail Trail

The SMART lighting pilot project was supported by advocating on behalf of the community. The announcement



of the project in March 2020 expanded to include various bus stops and Gateway Sanctuary. We continue to work with the Friends of the Bellarine Rail Trail to ensure the Trail is a safe and inviting space for the community.

## Knowledge of government information and projects

The company recognised that an effective way of disseminating information in the community was through the monthly Leopold Local. Given this request, the company connected the Lions Club with the local government and state members of Parliament who continue to submit information for each edition of the Leopold Local.

## Carpark issues at Gateway Plaza

Although a private business, the Board notified Gateway Plaza of the identified parking and drainage issues. They have undertaken a carpark review and continue to manage the drainage issues and have plans for future improvement.



# Our impact

The importance of the work we all undertake (both in the branch and as volunteer directors) is demonstrated by the significant impact it has had on our community. This is what the community has to say.



We cannot thank Community Bank Leopold enough for their continued support of our scout group. Over the years they have provided grants for camping equipment, BBQs, canoes and storage for our assets.

With their support we have been able to expand our programs to encourage the physical, intellectual, emotional, social and spiritual development of young people in our community.

**Ted Pitfield – 1st Geelong Scout Group**



Thank you Community Bank Leopold, for your ongoing support with our printing. We are incredibly thankful for your support and encourage others to use the services of Community Bank Leopold, so they have the

funds to invest in community groups such as ours.

**Claire Hewitt – Australian Decorative and Fine Arts Society**



We are pleased to have Community Bank Leopold as a main sponsor of Leopold Sportsman's Club (Bowls section). Our relationship spans over 12 years, and we continue to be thankful for their support with

team sponsorship and the provision of grants for items such as the shade sails, water fountain, storage cupboards, replacement of scoreboards and bowls competitions. Thanks again, Community Bank Leopold.

**Nicole Shortis - Leopold Sportsman's Club (Bowls section)**



Thank you, Community Bank Leopold, for your support of the Vinnies Christmas Project. Your contribution towards Christmas hampers for families in need are a small way of helping them enjoy the holiday season.

**Margaret Rickards - Drysdale conference – St Vincent de Paul**



Thank you, Community Bank Leopold, for being such a great supporter of our Playgroup.

Your grants for new games and toys have enabled us to embrace new members of our community and given our kids developmentally appropriate activities to enjoy.

We look forward to working together again in the future to help our growing community!

**Jess Conway - Leopold Playgroup**



Since 2012 Community Bank Leopold has supported us at various competitions and we cannot thank them enough for their ongoing and valued sponsorship. Our golf days are such fantastic events which are enjoyed by all. We encourage the Leopold community to bank locally so they can continue to support our community and sporting groups.

**Ray Bird – Leopold Sportsman's Club (Golf section)**



Leopold Hall has had a strong relationship with Community Bank Leopold since it opened. We continue to support them so they can support our community. Over that time we have received over \$44,000 in grants towards our programs and facilities upgrades. Post-Covid was a difficult time for many of our more mature participants. Reduced physical activity and confidence to be involved in their normal activities had impacted their lives. Thanks to Community Bank Leopold funding two balance programs, our people now have the strength to - and are feeling more confident about - resuming their Pre-Covid activities. Thanks Community Bank Leopold.

**Kevin Smith - Leopold Hall**



Leopold Probus Club Inc. is very grateful to Community Bank Leopold for their grant to purchase a laptop and printer as well as other small donations in the past. This equipment will help Committee members have a central area in which to use and store all incoming and outgoing correspondence as well and create Newsletters.

**Patricia Cristina – Leopold Probus Club**



A massive thank you to Community Bank Leopold for their generous support of our Centre. These grants have enabled the purchase of books, indoor and outdoor play equipment, the development of the Indigenous garden, and new chicken coop and enclosure. All of this enables our children to be active and creative explorers whilst supporting them to feel independent.

**Leschelle Keast - On behalf of the Leopold Kindergarten community**



Thank-you Community Bank Leopold. Your grant is great news as it allows us to grow and expand the garden and increase our membership. We have completed the new garden beds and planting has commenced. We hope everyone supports the bank so that they can support the community in their various projects.

**Maureen Garrett – Grinter Garden**



Leopold Toy Library greatly appreciates the grants from Community Bank Leopold. Over the years, the demand for toys has increased and we would not be in a position to satisfy this demand without their assistance. The grants enable us to expand our collection as well as provide more opportunities for families who are engaged with Montessori learning paths.

**Deborah Mould – Leopold Toy Library**



The grant for this swivel chair enables front seat access for people with disabilities, thereby providing inclusiveness and a greater sense of wellbeing. On behalf of our participants, families, and staff, thank you Community Bank Leopold.

**Michael Kenneady - U&I Inclusions**



We are so grateful for the continued support of Community Bank Leopold. The Community Bank has provided club sponsorship and grants totalling over \$54,000. These funds have enabled the rebuilding our junior program, the purchase of new equipment, a new scoreboard, sponsorship of our club and supported us in our fundraising for the Leukaemia Foundation. Thank you, Community Bank Leopold, for your continued support.

**Marc Occhipinti – Wallington Cricket Club**



Thanks to Community Bank Leopold the Memorial has become a much-admired iconic community asset for the benefit of members of the wider Leopold community.

**Keith Pettigrew – Leopold War Memorial**



Thanks to Community Bank Leopold our new development of new club rooms and premises along with ground lighting is up and running. It is a fantastic facility for our club and the community. Without seed funding from the Community Bank, we would not have been able to achieve this. Please support them so they can continue to do the amazing work within the community.

**Lisa de Vries – FC Leopold**



As a major beneficiary of grants and sponsorships from Community Bank Leopold we are incredibly proud of the strong relationship we have built over the past 15 years. Community Bank Leopold was a major investor in the Leopold Sports Pavilion development and has contributed to the future development of the Memorial Park. Our football teams (juniors through to seniors) have benefited from annual sponsorships and regular new equipment. Our netball teams have also benefited from the upgraded netball forecourt space and grandstand seating which has greatly enhanced the aesthetics and functionality of this space. They also provided the fresh water drinking fountain available for everyone in the community. Without this support from Community Bank Leopold, much of this would not have been possible. How refreshing to know that profits are going back into our community! Please support them so they can continue to do such good work.

**Richard Hockley - Leopold Football Netball Club**



Community Bank Leopold has been a major sponsor for many years, investing over \$60,000 in sponsorship and grants directly to our club. They also provided significant funds towards the club room development and fit out. We are thankful to Community Bank Leopold for their ongoing support of our family friendly club. Please support them so they can continue to support us.

**Cameron Horne - Leopold Cricket Club**



Since 2009, Community Bank Leopold has supported Allanvale Preschool. We are truly grateful for the more than \$73,000 invested by the Community Bank in our facilities and resources. These investments have added to our playgrounds and indoor play spaces and made them flexible, inviting and inspiring for our children, the educators and the families who are part of our kinder community.

**Mel Bowe – Allanvale Pre School**



Since opening its doors, Community Bank Leopold have been strong supporters of our school. They have invested more than \$140,000 into activities and facilities development throughout the school grounds. Improvements have included, the digital sign, the LINC building development, several shade sails and playground equipment, and the amphitheatre with decked seating and stage. These assets not only benefit our students but are used regularly by other members of the Leopold community. Thanks again for your continued support ensuring Leopold Primary School has wonderful facilities for our students and the wider community.

**Stuart Bott - Leopold Primary School**





We acknowledge the long-standing support Community Bank Leopold has given to us and other community organisations over many years. With the grants we have been able to purchase a variety of equipment to enable us to maintain and enhance the Rail Trail. The Bellarine Rail Trail is a place for joggers, walkers, bike riders and is used regularly by the Leopold community.

**Keith Reynard - Friends of the Bellarine Rail Trail**



Community Bank Leopold continues to support the Lions Club of Leopold fundraiser for Geelong Youth Engagement. Their funding means we run the event with limited costs meaning every dollar raised goes to this wonderful project. Thanks Community Bank Leopold.

**Dennis Mitchell - GYE Coordinator  
(Lions Club of Leopold)**



Over the years Community Bank Leopold has supported the Lions Club of Leopold in many projects and provided resources for our club. Some of which include fridge and freezer replacement, supply of heating and cooling system, supply of a generator, purchase of a laptop, printer and hardware, and upgrades to our shed and its security. These grants have enabled our membership to concentrate on the community work of which we are known. Thanks Community Bank Leopold.

**Lions Club of Leopold**



Thanks to funding from Community Bank Leopold, Bluearth delivered the Active Schools program with Wallington Primary School. The program is designed to enhance the students' physical, mental and social wellbeing.

**Jackie Goldberg - Bluearth**



Without Community Bank Leopold we would not have been established. Funding us for the initial four years has enabled us to qualify for Neighbourhood House funding. They have continued to support us with many projects including the establishment of the outside garden sitting area, IT support program, and the community choir project. They have invested more than \$200,000 in the centre which has enabled us to provide a space and program which are a supportive and valuable social outlet for locals.

**Sherrill Roache - Leopold Community and Learning Centre**



Thank- you Community Bank Leopold, for your continued sponsorship of the Friend in Me Family Fun Day. Everywhere I turned there was more happiness and that is thanks to all who were a part of it.

**Louise Larkin - Friend in Me**



Since 2011, Leopold Little Athletics has been fortunate to receive a number of equipment grants from Community Bank Leopold. We thank them for their continued support of our club.

**Kane Felthouse - Leopold Little Athletics**



We run individual and group therapy sessions for people with disabilities, mental health conditions, people with dementia and people who come from disadvantaged backgrounds. The grant from Community Bank Leopold enabled us to purchase appropriate riding equipment to assist in this cause. Thank-you Community Bank Leopold.

**Zia McLeod - Starstruck Stables**



The Hands-on Learning Team and our students at Geelong High school would like to say thank you so much to Community Bank Leopold for your donation. Your generosity means everything to us and to the community we serve. We are so very grateful for this very kind donation as it will go a long way in assisting students with wellbeing issues and learning difficulties. None of our success would be possible without generous donors like yourself. Thank you again for your commitment, kindness and generosity as we could not have achieved what we have thus far without amazing people like yourselves.

**Rohan Butler – Hands on Learning and  
Mick Jackson – Geelong High School**



Thanks to Community Bank Leopold, Bellarine Bears Baseball Club has several grants over the years. These grants have supported us to purchase our first AED (Defibrillator) machine and helped us significantly in our grounds/facilities development and specialised programs equipment. We are committed customers of Community Bank Leopold and thank them for their continued support of our club and our ability to offer health and wellbeing activities to the Bellarine Peninsula community.

**Matt Connell – Bellarine Bears Baseball Club**



Thank you to the Community Bank Leopold for its dedication and support of the Leopold Fire Brigade and other local community organisations. This extra training equipment will certainly assist our members in keeping themselves and the growing Leopold community safe. We couldn't do what we do, without you!

**Chris Wilkinson – Leopold Fire Brigade**



Community Bank Leopold have been great supporters of The Paddock from 2013 to 2019. We received grants for our community events - the Pumpkin Fair and Summer Markets. Their support of our community is invaluable.

**Nathan Vellin – Encompass Community Services**



The Community Bank Leopold funding of our REEF and subsequent Mentor program, resulted in outcomes beyond our expectations. While it was disappointing not to be able to host the Mentor group onsite during covid, our ability to create new content and adapt to an online format, resulted in a new community of support for our participants. Thanks Community Bank Leopold for your support.

**Belinda Saya – Cottage by the Sea**

CHRIST THE KING PRIMARY SCHOOL



Thank-you Community Bank Leopold for your continued support of our annual Trivia Night fundraiser. We really appreciate your support of these events.

**Louise Vakirevic –  
Christ the King Primary School**



Sadly, one in twenty children, before the age of eighteen, will experience the death of a parent. Thanks to Community Bank Leopold in conjunction with other Community Banks in the region, Wombats Wish can provide a free weekend camp for children and the surviving parent/carer from across the greater Geelong area.

**Nicki Dunne - Wombats Wish**



Community Bank Leopold has supported the Leopold Men's Shed with various grants and donations since our inception in 2012. Without their help we would not have all the facilities and equipment to enable our members to engage in such a wide variety of activities. We thank Community Bank Leopold for their continued support of our shed.

**Ian MacLeod - Leopold Men's Shed**



On behalf of the Bellarine Lakes Resort Golf Club, we wish to thank Community Bank Leopold for their very kind donation towards our Doing it for Jarrod – Challenge charity event. It was a highly successful day with 90 entrants and \$1,705 was raised. The close and respectful relationship between your branch and our club is highly valued.

**Stewart Webb – Bellarine Lakes Resort Golf Club**



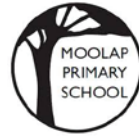
The members of the West Coast Soarers model aircraft club are very grateful of our local Community Bank Leopold for the grants received. First being for a toilet. Second a hot water service. Our members and visitors greatly appreciate these conveniences at our Leopold field.

**John Hill - On behalf of the members of West Coast Soarers**



When organisations like the Leopold Community Bank support the efforts of community groups such as Leopold VIEW Club, it is a win-win situation. These ongoing relationships help build strong and vibrant communities where people are truly interconnected, and this assists us in making a difference to the youth of our communities.

**Linda Morse – Leopold VIEW Club**



Moolap Primary School is very grateful for the generous support of Community Bank Leopold in providing a grant towards the construction of our school's Ga-Ga Pit. After receiving a well-researched and costed proposal from our students via our SRC, the students approached the Community Bank Leopold given their commitment to projects in the community. The grant allowed them to purchase all the materials and then organise for the pit to be constructed by parent volunteers. The pit is still as popular as it was when it was built three years ago. Many thanks to the Community Bank Leopold!

**Peter Knight – Moolap Primary School**



Community Bank Leopold's generous donations to the Leopold Tennis Club have significantly contributed to the success of the club and local tennis community over the past 15 years. We are incredibly grateful for their ongoing support and thank them for everything they have done in supporting us and the community.

**Ry Davies - Leopold Tennis Club**



On behalf of the management committee and members of the Leopold Angling and Aquatic Club, I would like to congratulate Community Bank Leopold on celebrating their 15th anniversary. Our club has been very fortunate to have a great working relationship and we very much appreciate their support and generosity in the form of grants and advice, which has been of great assistance in advancing our club to where it is today. Thank you so much for your support of the Leopold community and looking forward to maintaining a great relationship with you now and in the future.

**Murray McLaren - Leopold Angling and Aquatic Club**





Being a new club in Leopold, I would like to thank Community Bank Leopold and the Board members of Leopold Community Enterprises Limited for your favourable consideration of our grant application.

The equipment requested represents a large part of the essential items necessary to run the Club and replaces equipment currently on loan. Further, the grant allows the Club to put some of its operational income towards building cash reserves for the future and assists in ensuring its viability. We look forward to growing what we are confident will be a mutually rewarding relationship.

**Peter Gilmour – Leopold Pickleball Club**



Community Bank Leopold has always been forthcoming in our requests for grants/donations to enable us to continue producing bags for the community. We are lucky to have a local branch which provides so many grants to our community groups. We thank them for their support.

**Sue Bickerton – Boomerang Bags**



Since 2011, Community Bank Leopold has been a wonderful supporter of Club Italia. They have invested in upgrades and replacement of internal equipment, and towards the external maintenance to ensure the safety of our users. They have also sponsored many of our events over the years. We thank them for their continued support and encourage you to bank with them so they can continue to invest in our great community.

**The Committee – Club Italia**

## Our partner

Bendigo Bank was founded more than 165 years ago to fulfil a community's need for a financier



to develop the fledgling goldrush city of Bendigo. Now as Australia's only regionally headquartered bank one of Australia's largest retail banks, Bendigo Bank has never lost sight of its community origins.

You may not think who you bank with matters. But it does. For our customers, their banking is making a real difference. As you can see from the above testimonials, every day our customers help change lives and even save lives, simply by banking with us. Their home loans are building skate and sports parks, hospital wings and classrooms. Personal loans, business banking and credit cards are funding ambulances, rescue boats, disabled and aged care facilities. Everyday banking is providing all this and more. In fact, \$320 million has now been returned to communities like ours in Leopold through similar initiatives by more than 300 Community Banks Australia-wide.

You need a bank to give you the products and services you need. We need your banking to help us make a difference.

Thank you Bendigo Bank for having the foresight 25 years ago, to envision and introduce the internationally recognised Community Banking model. Both the operational staff and Board appreciate the guidance and support given in achieving the company's success.

A special note of thanks must also go to Pat Murnane (past Senior Manager Community and Business Engagement – Bendigo Bank) who at the time of establishing the Steering Committee was extremely supportive in assisting with the multitude of requirements to get the company, the Board and subsequent branch up and operating.

