



Made possible by the customers of
Heathcote & District **Community Bank®** Branch

December 2012

Welcome to the very first edition of our Community newsletter!

On 25 August this year our **Community Bank®** branch turned seven. From humble beginnings – seeking support for a **Community Bank®** branch in front of our local supermarket in 2003, to opening the branch doors in 2005, much has been achieved.

Through the investment of local shareholders, we as a community have built a sustainable banking service for the township of Heathcote and its surrounds.

The way the **Community Bank®** model works is simple: a significant percentage of profits are returned through dividends to our local shareholders, and to local community groups through sponsorship and grants.

This has resulted in more than \$200,000 going to community groups and projects in the district, including within the surrounding communities of Tooborac, Redesdale, Mia Mia, Toolleen, Axedale and Pyalong.

But this newsletter isn't just about the **Community Bank®** branch; it is about acknowledging the people who put in the time and effort to improve the liveability and vibrancy of our community.

Happy reading!

The staff and Board of Heathcote & District Community Bank® Branch.

Ole! The Spanish Festival returns to Heathcote

After the success of the 2012 El Rocio Spanish Festival in Heathcote organisers have plans well underway for its return in 2013.

Inspired by a centuries-old pilgrimage in southern Spain, the El Rocio Spanish Festival aims to promote harmony between different traditions, as well as celebrate the rich and colorful Spanish culture.

Organiser Peter Llan, from Hermandad Rociera de Victoria, said Heathcote was originally chosen as it was close to Melbourne, but also because the local community was open and enthusiastic about hosting the festival. "The countryside also reminds us of Spain where the original pilgrimage takes place," he said.

The festival begins on March 15, and is expected to attract several hundred people, but there will be a number of lead-up events held in Heathcote as well.

Keen to establish a long-term relationship with the district, the organisers are using local businesses where possible to supply goods, services and accommodation for the festival, and are promoting the region on their website.

Heathcote & District **Community Bank®** Branch is helping to sponsor bus transport during the festival, supporting Hermandad Rociera de Victoria not only to aid businesses in the region, but also recognising the role the festival will play in adding interest and diversity to the region's calendar. Ole!



RSL – Helping keep Heathcote warm

As the weather warms, let's take a moment to thank the volunteers at the Heathcote RSL, who each year give numerous loads of firewood to various members of our local community.

The RSL also holds a regular wood raffle, held Friday mornings in front of the Heathcote newsagency during winter, with ticket seller John Wallace sustained with hot drinks and biscuits from newsagent Karen McKay. The money raised from the raffle contributes to funding the RSL and is also donated to other community initiatives.

Heathcote RSL president Tony Illiaretta acknowledges Heathcote & District **Community Bank®** Branch's contribution to the project, with the provision of a trailer and other equipment. "This has been a joint effort between the RSL and Heathcote & District **Community Bank®** Branch. Without our **Community Bank®** branch a lot of volunteer groups around here would really struggle to survive," he said.

The RSL always appreciates any extra willing hands prepared to contribute to its good work.



Would a \$10,000 scholarship help you get to Uni?

Heathcote & District **Community Bank**® Branch is proud to offer a scholarship to a local student about to enter their first year of university. This scholarship is open to students from Heathcote and the surrounding area, and is valued at \$10,000 over two years, to aid accommodation, course costs or other study-related expenses.

The aim of the scholarship is to remove some of the disadvantage country student's face when starting tertiary study, and to provide this opportunity to a local student. Academic achievement, community involvement and financial need will be considerations when reviewing potential applicants.

Applications open on Monday 3 December 2012 and close Friday 25 January 2013. Please contact the branch for further information, or visit www.bendigoadelaide.com.au/scholarships

Our local program is also part of the Bendigo and Adelaide Bank scholarship program which this year will see more than 100 scholarships awarded across the country.

Feeding our primary school kids – Breakfast Program

Heathcote & District **Community Bank**® Branch has been working with the Heathcote Primary School and Holy Rosary Primary School as well as Tooborac Primary School to bring the Kickstart Breakfast Program to the district. Heathcote & District Financial Services Limited Board member and former Holy Rosary student Hannah McCarthy has been the driving force behind this initiative, which will provide a healthy and nutritious breakfast to a number of school children.

The program aims to take some pressure off local hard-working families. Heathcote Primary School Principal Cindi Bruechert said she expected the program would mean a lot to many district families.

Liz Tobin from Holy Rosary Primary School said her school would initially be running the program two mornings per week, and anticipated student engagement would improve as a result. "A breakfast club will enable us to work with parents and the wider community to provide nourishing meals, as well as provide opportunities for social interaction in an informal environment," she said.

Ms Tobin said Holy Rosary had been looking at implementing the program for a while before Heathcote & District **Community Bank**® Branch became involved, but at a reduced capacity due to funding limitations. "Without the funding from the **Community Bank**® branch we probably would be only looking at running it once a week or fortnight."



Financial Planner available at **Community Bank**® branch



What can you afford? What would you like to be able to afford?

Maybe you'd like to retire but don't want your lifestyle to suffer. Perhaps you'd like to better protect your income or family from unforeseen circumstances. Or maybe you'd simply like to minimise your tax.

Many of us have hopes and expectations for our lives but are unsure of how to achieve them. If this is true for you, perhaps you can benefit from the assistance of our resident, qualified financial planner, Tim Tremain.

Tim is passionate about helping Heathcote & District **Community Bank**® Branch customers with a wide range of needs, to improve their financial situation.

"I like to think I make a difference to all my clients," says Tim, "but I particularly enjoy helping retirees by providing them with an income and peace of mind in retirement."

Drawing on a wealth of experience, Tim can help you gain clarity on your financial situation and achieve financial security.

Financial security is about being able to make confident financial decisions, afford the things you need, and being able to provide for you and your loved ones in the way that you want to. It's all about being smarter with your money.

If you'd like to book a complimentary appointment with Tim or would simply like to find out more about the services and advice he can provide:

- Call us on: 03 5433 3115
- Visit us at: Heathcote & District **Community Bank**® Branch

Investing in our community – the year in numbers

In October Heathcote & District **Community Bank**[®] Branch presented \$42,000 in grants to nine community organisations at its annual Community Grants presentation night. Another \$18,000 has been allocated to three local sporting clubs in sponsorship. And a further \$15,000 from the **Community Bank**[®] branch will fund Foodbank Victoria's KickStart Breakfast Club program within our community's three local primary schools.

That's more than \$75,000 being poured back into our region this year.

The 2012 Community Grant recipients

Heathcote Christmas Pageant – Grant assisted to transport primary school children from nearby communities of Tooborac and Pyalong to join Heathcote Primary Students in the Christmas Pageant and community celebration.

Mt Camel CFA – Plan to extend existing CFA facilities to securely house all of the local brigade's equipment.

Heathcote Uniting Church – Grant will assist with the research and publishing of a book about the local district and families.

Heathcote Showgrounds – Funds will be used to upgrade roads and access paths for people with disabilities and families with strollers to ensure they can safely and securely access the Heathcote showgrounds.

Anglican Church Op Shop – Upgrade current facilities for the community shop.

Spanish Association of Melbourne – Expand the annual three day Spanish festival in Heathcote. The Association currently transports 200 Spanish Association members to Heathcote for the three day festival.

Coast Guard – Will use funds to purchase thermal imaging equipment for search and rescue activities on Lake Eppalock and other local waterways.

H&H Music (pictured right) – Will use funds for a music program bringing internationally acclaimed artists to our local primary schools.



Above: Heathcote & District Financial Services Limited Chairman Barry Cail watched on as Musician Chris Howlett thanked the customers and shareholders of Heathcote & District **Community Bank**[®] Branch for their support.

Heathcote & District **Community Bank**[®] Branch has also announced that, in addition to its regular sponsorships and grants, they have \$250,000 set aside for the future, to invest in a major project for the region.

“\$250,000 sounds like quite a lot of money on its own, but if the \$250,000 Heathcote & District **Community Bank**[®] Branch has to invest is used as seed funding that is then matched by local, state and federal funding, we could be looking at a much more significant figure for a really substantial project for the Heathcote district,” Company Treasurer and founding board member, Joe Zureck said.

“**Community Bank**[®] branches across Australia have provided the essential seed funding for projects including medical clinics, sporting complexes, swimming pools and even helipads – so we really have an opportunity to think big!”

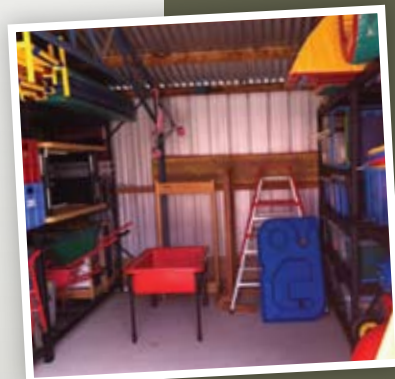
Axedale Preschool – Storage issues shelved

Faced with a pressing storage problem, Axedale Preschool successfully applied for a grant from Heathcote & District **Community Bank**[®] Branch to construct some shelving.

Axedale Preschool committee member Ange Sisk-Kealy said the early childhood educators could now spend more time with the children, rather than scrambling through equipment to find what they need.

But the children appreciated the changes, too, Ms Sisk-Kealy said.

“Now as the children of the Axedale Pre-School stand waiting for the outside shed to open, their creative ideas and inspiration are easily seen on the shelves, at arm's length, to [help them] begin their imaginative, creative physical play.”



Watch the Bendigo Bank story at www.bendigobank.com.au/snapshots

Meet the team

Teri Johnson – Senior Customer Service Officer

How long have you lived in Heathcote? All my life.

What do you value most about living in a small community?

Being close to family and friends and knowing that they are not far away.



What are the biggest challenges living in a small community? I haven't had too many challenges while living in Heathcote. I'm lucky to have family and friends to help, but if I had not had them I would not have been able to work. It would have made it very difficult for myself to find child care if I wanted to work. For newcomers to find support in this area would be very difficult. If they did not have friends and family in the area they would find it a challenge to work while living in the community due to limited day-care facilities.

What do you enjoy most about working at Heathcote & District Community Bank® Branch? I love working at Heathcote & District Community Bank® Branch. I was travelling in my previous job and it's great to be working locally.

Have you attended any exciting community events lately? I've attended the farmers market in town....

Describe your perfect day off: Staying home, doing some gardening and doing some gaming.

What are you looking forward to in the near future? I try not to think too far ahead, but I am looking forward to renovating our house in the near future.

Stephanie Alexander Kitchen Garden Program

The program at Heathcote Primary School is well underway, with garden and kitchen classes already commenced. The program has received the support of over 25 businesses and individuals including Heathcote & District Community Bank® Branch which helped to purchase 32 chairs for the new dining area.

"At the end of every kitchen session, the students will sit around the tables on these smart-looking chairs to share a meal containing the produce they have lovingly grown, harvested and prepared together," Heathcote Primary Principal Cindi Bruechert said.

"Without the generous support of the Community Bank® branch we would not have been able to purchase these new chairs, and we would probably have had to make do with carrying in chairs from the other classrooms each time we ran the kitchen class."

Students have reacted with excitement and enthusiasm to the program – not only are they involved in growing the vegetables, which includes such tasks as composting, planting, watering and weeding, but they also get to taste the fruits of their labour, experiencing the process from spade to blade! Below is a recipe for Chow Mein, which the students prepared recently mainly using ingredients sourced from their very own school garden.



Chow Mein

Ingredients

Vegetables from our Garden including:

Bok Choy	Broccoli
Broccolini	Chinese Cabbage
Spring Onions	Zucchini
Celery	Carrots

500grams Minced Steak

1 clove Garlic

2 teaspoons Curry Powder

2 cups Water

1 packet Chicken Noodle Soup Mix

1 packet Chow Mein Noodles

Soy sauce

Salt and pepper



Method

Grate carrots then chop all other vegetables. Brown minced steak and garlic in fry pan.

Add vegetables, and curry powder. Once the vegetables have cooked down, add water, chicken noodle soup and chow mein noodles. Cook for 10 to 15 minutes. Add soy sauce, salt and pepper to taste.

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Heathcote & District Community Bank® Branch

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Opening hours:
Monday to Friday 9.00am – 5.00pm and Saturday mornings 9.00am – 12 noon
Website: www.bendigobank.com.au/heathcote