

# Voices you don't usually hear from

## Episode 4 – Necessity the mother of invention Transcript

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<b>Lauren Andrews</b>	<p>In almost two decades the Community Bank network now boasts more than 310 branches, which are governed by over 1900 volunteer directors. These directors and the companies they oversee are spending more effort collaborating together.</p> <p>And they're not just addressing local issues or opportunities – they're setting their sights on some of the shared problems faced by all Australians.</p> <p>I spoke with Community Bank National Council Chair, Glyn Yates, about the potential of the banking network and why Community Bankers make the perfect partner for government.</p>
<b>Glyn</b>	<p>The Bendigo Community Bank model is a fantastic way of communities generating income, retaining jobs in their communities through the staff that they employ and then using that money and most of the time in a leveraged way with other organisations, other funding groups and local state and federal government to actually build infrastructure and invest in the human capital through training and education and services in those towns and it allows people to take control of their own future. It allows them to build strong and empowered, resilient sustainable communities. Early on that was probably looked almost like a dream too far for some communities in rural and regional Australia where there was decline going on and de-population. Well, in those communities there's hope and prosperity and opportunity and they are in control of that and all we want people to do is to bring their banking to their Bendigo Community Bank. We provide all the services and products and everything that the traditional financial service provides but we actually get to take some of the money that's generated out of the profits of that business and reinvest it in the community. The models an amazing and unique model in that its local ownership, its local decision making and its local investment by local people.</p>
<b>Lauren Andrews</b>	<p>When we think about people power and harnessing it what have you seen play out? What sort of amazing achievements have you seen the Community Bank model be able to achieve?</p>
<b>Glyn</b>	<p>What little tiny communities can do from sporting fields to community groups to repertory clubs or art galleries or whatever that happens to be at a little level, to regional projects, state projects and national projects. Projects that actually deliver right across the spectrum to every man, woman and child. From ambulances to buses to hospitals to, as I said to all of those sporting things. But you know, the really important thing that it provides is it provides</p>

	<p>the hope and the inspiration and aspiration that people are actually in control of their own future. And success for me, when I see success now and into the future I see these strong, resilient, sustainable, caring and engaged communities and whether those communities are distinct rural and regional communities or they are suburbs within major centres or in metropolitan cities, it doesn't matter. They are all actually connecting to the same thing and they are driving a sense of community and what community is all about back into those communities.</p>
<b>Lauren Andrews</b>	<p>What are the opportunities for local, state or federal government to get involved with community banking and work together to solve some of these community issues and opportunities?</p>
<b>Glyn</b>	<p>You know, up until now it's almost been what does it look like on my patch? What does that local bit of ground look like? What does it look like for Collie or Minyip or Rupanyup? What does it look like from every state and territory in Australia and we have got branches across every one of those. What does it look like in my patch to now, what does it look like at a state, regional and national level. And then we are just starting to harness the power of that network and then the real opportunity, the real opportunity is how do we leverage that and connect it with like-minded people and like-minded organisations, local, state and federal governments, to actually generate even better outcomes. You know, I can think of opportunities at home in my own town where we put in \$12,500 and the State Government put in \$125,000 because we had cash to contribute. So, what does that multiplier look like when we work together? What happens when we share the visions and goals that they have and we have and we find the common ground in that and we deliver outcomes for everyone? That is the real opportunity. And the power of our network and the power of working together with like-minded individuals and organisations – that's what will deliver sustainability across Australia.</p>
<b>Lauren Andrews</b>	<p>Glyn's not the only Community Banker excited about working with government...let's hear from other directors on why and how community and government can come together.</p>
<b>Female voice 1</b>	<p>I think we're in a prime position to be assisting and advising policies around community engagement, infrastructure, success and all that sort of stuff and I also see that there are opportunities for partnerships to be established and assisting and invigorating communities, whether it's a successful one and mirroring that elsewhere or one that needs a little bit of help. I think that we have got a definite role to play there.</p>
<b>Male voice</b>	<p>If we invest ourselves in our resources, in underpinning social service initiatives it will keep us connected to government. It will keep us connected to a broad and diverse community, to businesses and will result in new ways to share value. If we lead in the transition from government supported social services,</p>

	to business and community driven social service support we will be there at the leading edge. We'll be there with the people in the cockpit and their change and our input will both be visible and will be tangibly present.
<b>Female voice 2</b>	From our point of view in the regional and rural areas of Australia, there has never been a better opportunity. So much focus now is being placed on the challenges facing rural and regional environments that we have a lot more information about what we need to actually focus on than we ever did before. We are doing that work at the grassroots level. We will be able to take that knowledge to government. We will be able to take our connectedness in communities to government and actually really help to develop those partnerships and I think it is a compelling argument for government to be involved with us in developing larger scale projects. We have the governance expertise, we have the community connectedness, we can actually enhance their offer to communities and I think they will find that very attractive.
<b>Female voice 3</b>	I think there is a bit of education needs to happen first at all levels of government around the Community Bank network and the Community Banking space. And from there, once people know what we can provide on our part of the deal, I think that they will be lining up to partner with us to really deliver to our communities some great projects.

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