



## Ag answers helping you grow what you know.



Ag Answers is a specialist insights division of Rural Bank. Ag Answers provides research and analysis into commodities, farmland values, farm business performance and topical agricultural issues to support farmers in making good business decisions on the farm. There are many different tabs within the Ag answers which can give you information regarding your primary production. Options include Australian Farmland Values, Cattle, Cropping, Dairy, Sheep, Trade, Wool or Horticulture.



Other updates that are available to you include National and Industry Reports. Rural Bank recognise the importance of good information when backing farmers to make sound business decisions. Ag Answers publishes a range of national industry updates, state-specific reports into farmland values and performance, and papers into topical industry and policy issues.

Rural Bank is pleased to also partner with renowned Australian meteorologist, Jane Bunn to provide monthly weather updates for each state of Australia. Using her extensive meteorological knowledge and local insight from Rural Bank's team in the field, Jane delivers a summary of seasonal conditions across the agricultural regions of the state.

If you are interested in receiving these regular updates and valuable reports, drop into the branch and we will be able to subscribe you to this excellent free weekly newsletter.

## Staff profile, Susan Tully.

Susan Tully is our ever busy Customer Relationship Officer here at the Dunkeld & District **Community Bank**<sup>®</sup> Branch and has been working here since the branch opened in 2011. She has had many years' experience in the branch and can help you with all of your banking needs. Credit Cards and Insurance are just the beginning of Susan's banking talent. She can also breeze through personal loans, business credit facilities and all your everyday banking needs.\*



**Community involvement:** Strathkellar Fire Brigade.

**Interests:** Gardening, quilting, walking.

**Favourite meal:** Anything I haven't had to cook.

**Favourite Holiday:** Bali.

\* Bendigo Loans and Credit Cards are subject to terms and conditions, fees and charges apply. All loans are subject to Bendigo Bank's normal lending criteria. Bendigo and Adelaide Bank Limited ABN 11 068 049 178. AFSL/Australian Credit Licence 237879.

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Grampians Regional Community Enterprises Limited 92-94 Parker Street, Dunkeld VIC 3294 **ABN** 29 139 414 234

**Directors:** Gary Simpson (Chairman) Helen Neilsen, David McLeod, Brendan Kelly, Anthony Page, Carly Behncke, James Scholfield, Craig Oliver, Susan Morse

## Penshurst Bowls tournament.

The annual Dunkeld & District **Community Bank**® Branch Penshurst Triples Bowls Tournament was held on 12 June. The weather wasn't spectacular but the rain held off to the competitors' delight. The teams had travelled from Dunkeld, Hamilton, Heywood, Warrnambool, Port Fairy, Portland, and of course Penshurst. The day was very competitive with all the teams finishing very close but of course there can only be one winner. This honour went to Portland. Dunkeld & District **Community Bank**® Branch are proud to continue this partnership with the Penshurst Bowls Club.



## Cavendish FNC enjoy a free steak after training.

There were some hungry mouths to feed after a tough netball and football training out at the Cavendish Rec Reserve on 3 August. The girls at the Dunkeld & District **Community Bank**® Branch volunteered their time to spend their night at the Cavendish Rec Reserve cooking and serving up steak, chips and salad to the Cavendish Football Netball Club. It was a great turn out from the Club with all 50 steaks being sold. The Dunkeld & District **Community Bank**® Branch sponsored the night, covering the costs of the food. The \$5 charged for each steak was donated back to the club. We would like to congratulate Cavendish Football Netball Club on their success in the finals.

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## Dunkeld playground gets a makeover.



The Dunkeld Playground has been under maintenance at the Dunkeld Memorial Park. The Dunkeld Public Lands Committee have been working hard to organise rubber mats to be installed underneath both swings and at the end of the slide to provide a soft landing for the children. Dunkeld & District **Community Bank**<sup>®</sup> Branch were pleased to be able to help with the cost, donating \$990 towards increasing the safety of the children in our community.



## Mt Rouse fire brigades newest addition.

Mt Rouse group have recently purchased a much needed brand new Field Command Vehicle (FCV). The new FCV is not just a more modern vehicle, it is also a much more versatile, safer and practical vehicle. The customised service body is able to be removed and transferred to a new utility vehicle in the future which has emboldened the group to make the significant investment in this much more versatile and efficient solution. The vehicle can just as easily carry meals for the 30 fire fighters of a strike team, a quick fill pump or hundreds of metres of hose and fittings required for a plantation or peat fire. These vehicles come at a very large price and this is why they searched for some much needed sponsorship. Dunkeld and District **Community Bank**<sup>®</sup> Branch are pleased to collaborate with Mt Rouse Group through volunteer and community, Victorian Government and CFA for this potentially life saving vehicle.



## Bendigo Bank makes International “Fortune change the World” list.



The Fortune Change the World list aims to showcase the power of capitalism to improve the human condition by identifying companies that have made an important social or environmental impact through their profit-making strategy and operations.

The list includes international organisations that are doing well by doing good, with annual revenues of \$1 billion or more, such as JPMorgan Chase, Apple and Nestle who made the list for the second time. Nestle Australia is also a founding member of SVP Amcor, an Australian-owned packaging company, is also recognised in this year's Change the World list.

Bendigo and Adelaide Bank made the list for their **Community Bank**<sup>®</sup> model, a community owned company that operates in partnership with the bank. Through this model, Bendigo Bank supports self-selecting communities to run their own branches as franchisees, leveraging the Bendigo Bank's infrastructure and expertise. Besides providing financial services, each **Community Bank**<sup>®</sup> company also reinvests a portion of their revenue into communities to drive long-term growth. To date, more than \$165 million in profits have been put back to local communities, generating local employment opportunities and ensuring future sustainability and prosperity.

Mike Hirst, Managing Director of Bendigo and Adelaide Bank said, “Shared Value is a concept now gaining global momentum, although it has been central to our strategy for Bendigo and Adelaide Bank's entire 160 year history.”

“To be recognised among international enterprises committed to strengthening the connection between corporate and community success by addressing social and environmental needs is confirmation that our business model is ahead of its time.”

We are enormously proud of our **Community Bank**<sup>®</sup> model, which is the most obvious of our shared value models. The concept of feeding into community prosperity, rather than off it, is fundamental in all we do. The model better enables local communities to develop the capability and resources that underpin their own sustainability, growth and resilience through providing funding and helping build commercial skills.”

“The performance of the financial system is ultimately only as good as the benefits it delivers to its users whether they be individuals, communities or businesses. We believe that to be truly successful, all stakeholders in our business, customers, staff, shareholders, partners and suppliers, must feel fairly rewarded for the effort they put in to helping our business be successful,” said Mike Hirst.

## Peaks & Trails.

It was time for the running enthusiasts to take on the trails of the Southern Grampians on 5 and 6 August. There was a race for every running ability with seven different distances to choose from. Distances included 50km Ultra Marathon, 26km, 22km, 11km, 6.4km as well as unique events such as the Mt Abrupt Short Course Technical Challenge, and the free Kids' Dash. Dunkeld & District **Community Bank**<sup>®</sup> Branch are pleased to be able to assist with the advertising costs.



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### AGM just around the corner.

Everyone is cordially invited to attend the Grampians Regional Community Enterprises Limited Annual General Meeting.

**Date:** Wednesday 8 November 2017

**Place:** Dunkeld Community Centre, Sterling Place

**Time:** 7.30pm

## Dunkeld & District Community Bank<sup>®</sup> Branch

92-94 Parker Street, Dunkeld VIC 3294 Phone: 5577 2488

Website: [www.bendigobank.com.au/dunkeld](http://www.bendigobank.com.au/dunkeld) [facebook.com/dunkeldcommunitybankbranch](https://facebook.com/dunkeldcommunitybankbranch) [twitter.com/bendigobank](https://twitter.com/bendigobank)

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