



Welcome James Ackland.



It is with great pleasure that we welcomed James Ackland to the role of Branch Manager with Beaufort **Community Bank®** Branch on Monday 15 May 2017.

James joins the branch with more than 13 years of finance and banking experience with two major institutions.

Growing up in Edenhope, a small town in the west of Victoria near the South Australian Border, James began his banking career as a teller in 2004. Since then he has had many different roles in banking, gaining invaluable professional banking experience.

James comes to Beaufort with a wealth of experience and knowledge to share with the community and is looking forward to meeting and working with you all to gain a successful and collaborative partnership.

Save the date – Community Investment Program.

This year we will be holding a Community Investment Program evening which will be held at the Beaufort **Community Bank®** Complex on Wednesday 19 July at 6.00pm. Andre Clayton from the Community Enterprise Foundation™ will be in attendance to show you how to apply for a grant and which projects are or are not eligible. He will also give you pointers on how to write a good grant application. All community groups are invited to attend. RSVP to Secretary Trish Collins on 0427 495 507 or email secretary.bcfs@gmail.com

Skipton Photographic Club Show.

The Skipton Photographic Club held their 12th annual Photographic Show on 21 May. Over 150 people went through the doors and with over 700 entries submitted the show was a huge success.

Our Manager James was in attendance to present the major award trophy for Champion Print which went to Robert Armstrong. This was just one of the awards presented as there were entries for the Open, Novice, Primary Students and Secondary Students. Our \$450 contribution went towards the Awards for the day.



Beaufort Community Financial Services Ltd 17 Lawrence Street, Beaufort VIC 3373 ABN 53 097 961 058

Directors: Tim Chandler (Chairman) Jayne Briody, Robert Byrne, Nicolas Shady, Stephen Crook, Kate Joss and Cameron Russell.

Signing Franchise Agreement.

Chairman Tim Chandler signed off on Beaufort **Community Bank**® Branch's third Franchise Agreement with Bendigo and Adelaide Bank's, Regional Community Manager Mark O'Dowd.

Beaufort **Community Bank**® Branch has been operating for 15 years now and the seven Directors of the company were required to sign off on the Franchise Agreement with Bendigo and Adelaide Bank to extend their partnership for further 15 years.

The Beaufort community formed a local publicly owned company known as Beaufort Community Financial Services Limited (BCFSL) back in 2000. BCFSL entered into a Franchise Agreement with Bendigo and Adelaide Bank. The Bank provides the banking infrastructure and licensing, while the community (through a volunteer Board of Directors) runs the branch operation and generates customer support.

Together the **Community Bank**® company and the local community share the revenue, with surpluses available for investment in the community via grants, sponsorships

and dividends to local shareholders. Beaufort **Community Bank**® Company has to date generated over \$1.2 million which has been reinvested back to the community through community contributions.

Members of the Board and staff of Beaufort **Community Bank**® Branch are looking forward to continuing a strong and positive partnership with Bendigo and Adelaide Bank for another 15 years.



Gotta love loyalty.

Save up to 1.25% p.a. off a variable rate home loan.

When you choose a Bendigo Connect Home Loan package, we'll reward you with a big interest rate discount, and a big bundle of loyalty benefits.

And the more you bank with us, the more your discount grows.

Drop into your nearest branch at 17 Lawrence Street, Beaufort or phone 5349 2322 to find out more.



bendigobank.com.au/homeloans

Credit provided by Bendigo and Adelaide Bank Limited ABN 11 068 049 178 AFSL/Australian Credit Licence 237879. Terms and conditions, fees and charges apply. All information including interest rates is subject to change without notice. Full details available on application. Lending criteria apply. S56575-1 (360072_v1) (7/06/2017)

Recent sponsorships.

- Skipton Photographic Club - \$450
- Beaufort **Community Bank**® Complex Committee of Management - \$7,233
- CWA Lilyana - \$450
- District 16 Championships – CFA - \$110
- Skipton Primary School - \$300
- Stoneleigh Fire Brigade - \$200
- Lexton Golf Club - \$250
- Lexton Community Hall - \$500
- Waubra Pre-School - \$200
- Beaufort Golf Club - \$2,000



Trading shares.

Are you thinking of buying or selling shares? Beaufort **Community Bank**® Branch shares are traded on the Low Volume Market.

Contact Trish Collins on 0427 495 507 or secretary.bcfs@gmail.com to find out more.

Testimonial – Jill Franc.

Reflecting on 15 years of Beaufort Community Financial Services Limited presence as a banking service, I have to admire the foresight of the many people who worked so hard to bring the bank to reality. The Steering Committee, the many Directors that have given their time, the shareholders that were prepared to back the idea of our own bank, the staff and all the community that have been willing to support the concept of a **Community Bank®** branch are to be congratulated.

The community of Beaufort have not only retained banking services in the town, when the big banks were leaving, but have benefited in grants and sponsorships given to local organisations.

At the Beaufort **Community Bank®** Branch you are not merely a number but somebody known to the staff. As the daughter of elderly parents, I appreciated, the care and understanding shown to them when they banked, phone calls when term deposits were due, help with their mobile phone plan and at all times kindness and consideration. Thanks to all the Staff.

I am proud of our **Community Bank®** branch and what it has been able to achieve. Well done Beaufort.

Jillian Franc

Lexton Public Hall Rock n roll dance.

On Saturday 6 May Lexton Public Hall Committee held their annual Rock n Roll evening as a fundraiser towards having their hall restumped and adding a new dance floor. Beaufort **Community Bank®** branch sponsored the event with \$500 which assisted them with their prizes for Best Dressed Girl, Best Dressed Guy, Best dressed Couple and Best Dressed Classic Car.

The dance was a huge success with over 100 people in attendance from Geelong, Bendigo, Horsham, Melton and Ararat. Some people arrived in their old classic cars and most dressed up for the night which made the hall a full atmosphere of the 50's.

The floor was full all night with fantastic music from the Fender Benders. With the night being such a success the Lexton Public Hall Committee were able to raise \$2,386.30 which will assist them undertake more works in the Hall.



Bendigo Insurance. So good, you don't need the wrap.

Protecting what's important to you is important to us.

It's why we offer exceptional products and excellent service. It's also why our customers choose to stay with us year after year.

Get a quick quote today – bendigobank.com.au/insurance

Drop into your nearest branch at 17 Lawrence Street, Beaufort or phone 5349 2322 find out more.

Is it worth it? You betcha.



 **Bendigo Bank**
Bigger than a bank.

Beaufort **Community Bank®** Branch

Bendigo and Adelaide Bank Limited ABN 11 068 049 178 AFSL/Australian Credit Licence 237879. Insurance issued by CGU Insurance Limited ABN 27 004 478 371 AFSL 238291. Bendigo Bank acts under its own AFSL and under an agreement with CGU. You should consider the Product Disclosure Statement available at bendigobank.com.au before making a decision. S55638-4 (360076_v1) (7/06/2017)

bendigobank.com.au/insurance



Community Investment Program.

Banking locally benefits the local community. The Beaufort **Community Bank**® Branch Community Investment Program will be opening on Monday 3 July and running for six weeks, closing on Monday 14 August. It provides grants to local groups for modest, but worthwhile projects to enhance their community. Last year we held a very successful Community Investment Program where we funded \$23,674 to 11 community groups. This year we have significant funds to be donated to worthy projects, so make sure you get your applications in.

Call for nominations of Directors.

Have you considered contributing your local knowledge and work/life experience to the **Community Bank**® branch by becoming a Director with BCFSL? If you would like to nominate yourself or another person for election as a Director, please contact Secretary Trish Collins on 0427 495 507 or email secretary.bcfsl@gmail.com for more information.

Staff profile – David Swain.

David Swain is the new Agribusiness Relationship Manager with Rural Finance. Rural Finance is a progressive lender and service provider to the agricultural industry. He has been in his position since August last year. David started his career in Agribusiness through the Rural Finance Ag Achiever Graduate Program in 2015 which located him in Bendigo, Warrnambool, Shepparton and Wagga Wagga before starting in the Ballarat region as an Agribusiness Relationship Manager. David has a passion for the sheep industry and has experience working in a variety of different agricultural pursuits throughout Victoria. David studied the Bachelor of Agriculture at Melbourne University and completed his studies at Dookie College where he received the award of Dux.

If you have any questions regarding your farming needs feel free to drop into our branch to arrange an appointment with David.



Have you met your local Rural Bank farm finance specialist?

A Rural Bank farm finance specialist is available in your area to help develop solutions for your farming business. To find out more about Rural Bank's range of specialist farm finance products and services, visit your local branch at 17 Lawrence Street to speak to David Swain about how we can help grow your farming business.



Bendigo and Adelaide Bank Limited. The Bendigo Centre, Bendigo, Vic, 3550. ABN 11 068 049 178 AFSL/Australian Credit Licence 237879. Products are issued by Rural Bank Limited ABN 74 083 938 416 AFSL/Australian Credit Licence 238042. (S53067-1) (362287_v2) (28/06/2017)

Beaufort **Community Bank**® Branch

Available through



Beaufort Community Bank® Branch

17 Lawrence Street, Beaufort VIC 3373 Phone: 5349 2322

Opening hours: Monday to Friday 9.00am – 5.00pm

Website: www.bendigobank.com.au/beaufort facebook.com/beaufortcommunitybankbranch twitter.com/bendigobank



www.bendigobank.com.au

