



We are... offering opportunities for our young future leaders.

The Coleraine & District **Community Bank**® Branch has once again sponsored two outstanding young local students to attend the Magic Moments Youth Leadership and Business Summit held in Sydney in July.

Madelaine de Salis from Coleraine and Alexander 'Sandy' Vaughan of Balmoral attended the five day summit which encompasses amazing speakers, life lessons and knowledge shared to help young people create strategies to determine and achieve their goals throughout life and develop not only themselves, but also their communities.

Magic Moments Youth Foundation Programs and the Bendigo Bank network are working together to grow the youth of today into the leaders of tomorrow.

The inspirational program is designed to increase self-esteem, develop confidence in articulating opinions and enter into discussions, to set goals that stretch and challenge and teach the young attendees the new skills that motivate and empower them.

With the Bendigo Bank's community focus, the Coleraine & District **Community Bank**® Branch involvement in sponsoring students is in line with its philosophy.

"Our **Community Bank**® Branch has jumped at the opportunity to partner with Magic Moments and sponsor our future leaders yet again," Acting Branch Manager Justin Bryant said.

"We hope the summit gave Sandy and Madeleine a unique opportunity and experience which they can bring home and apply in their lives and community."

Balmoral Community College student Sandy was very positive about the program and couldn't speak more highly of his experience.

"It was such a positive environment full of like minded people and the speakers kept us all captivated and were amazing," he said.

"I learnt so many new skills particularly how to better read situations and make better connections during conversations, paying attention to how people react."

One of the things that stood out for Sandy was improvement of mindset by looking at the positive side of things rather than the

negative. He applied this in the context of his community and farming and working on long term planning and goal setting to improve how things are thought about.

Madeleine, a Monivae College student could also not speak more highly about the program citing the opportunity to meet so many new people from different backgrounds and being immersed in such a positive environment as highlights.

"Another highlight for me was that we learnt that the best relationship we can have in life is the one with ourselves," she said.

Madeleine is already involved heavily in her local community of Coleraine being part of the Pedal Car Grand Prix committee and helping run the lunch room for judges at the local show with her mother and she intends to continue contributing.

She has recently been asked to create a website for Coleraine and she is keen to do so in the near future.

Both students highly recommend the Magic Moments experience and are thankful to the Coleraine & District **Community Bank**® Branch for the opportunity.



Leaders of tomorrow: Coleraine's Magic Moments students Sandy Vaughan and Madelaine de Salis (front) catch up with local Acting Branch Manager, Justin Bryant, Board Directors Simon Ferrier and Beccy Wishart.

Coleraine & District Financial Services Limited 59 Whyte Street, Coleraine VIC 3315 ABN 77 102 030 017

Directors: Grant Little (Chairman) John Kane, Tim Johnston, Simon Ferrier, Coralie Coulson, Valerie Lawson, Elizabeth Britten, Greg Hodgson, Mark Templeton, Rebecca Wishart, Linda McArlein, Stephen Zippel.

We are... an adventurous team.

If you think our Coleraine & District **Community Bank®** Branch staff spend all their days at their desk you are kindly mistaken.

We like to get out and about to visit our customers to make things easier for them and if that means popping out to the Casterton Golf Course to get some paperwork signed we are happy to oblige, particularly on the sunny day when Anne caught up with golf club member, David.

We are very happy to have the fabulous members of the Casterton Golf Club on board and look forward to a long and happy relationship with them and contributing further to the Casterton community.



Extra mile: Customer Service Officer Anne Cvetnic leapt at the opportunity to pay the Casterton Golf Club a visit to get David to sign off on their new account.

We are... encouraging technological advances in our local clubs.

Recently the Coleraine & District **Community Bank®** Branch donated funds to the Merino/Digby Lions Club for the purchase of a laptop computer and printer.

This will enable the proactive club to keep abreast the technological requirements required by Lions International well into the future.

Last week, the club held a dinner at their club rooms which was attended by Lions Club members, Acting Branch Manager Justin Bryant, Senior Customer Service Officer Caroline Bullen and Coleraine & District **Community Bank®** Company Director Elizabeth Britten.

The computer and laptop were officially handed over at the dinner and guests enjoyed a lovely two course meal prepared by Lions Club member Alf and his team.

Justin said it was a pleasure to attend the dinner.

"We loved seeing first-hand the benefit of our sponsorship and the appreciation of Lions Club members was humbling."



Sponsorship: Coleraine & District **Community Bank®** Branch staff and director join the Merino Digby Lions Club for the official handover of their laptop.

We are... happy staff.

Ann Dalby, Casterton Co-op Manager

Our Casterton agency is going along great guns and we appreciate the fabulous Casterton Co-op staff who have risen to the challenge to don banking hats along with all their other Co-op responsibilities.

Ann Dalby, who has been managing the shop for the last three years and was part of the original committee that set it up is enjoying the new responsibilities that go with running an agency.

"It is my passion to see the Co-op keep growing and be a business Casterton can be very proud of," she enthused.

"I always enjoy a challenge and learning new things so working with the Bendigo Bank agency has been both challenging and enjoyable and I thank everyone for their patience as we find our feet!"

Ann says that the Casterton agency staff think of themselves not as a team, but as a family, which in turn provides a welcoming environment for customers.

Ann has lived in Casterton for just under 15 years and loves the bustling community. When not at the Co-op, her passion is her garden, her pup, Billy and of course her husband Roger. She also loves lead lighting, quilting and is an avid knitter with nearly three cosy jumpers pumped out this winter.

Make sure you pop into the Casterton Co-op and say hello to Ann and her dedicated team when next you are in Casterton.



Casterton agency staff: Manager of the Casterton Co-op, Ann Dalby loves the family environment of her workplace.

We are... award winning.

The Coleraine & District **Community Bank®** Branch has received a pat on the back while supporting and providing valuable services to their primary producer clients.

The branch was rated third nationally in Farm Management Deposit growth in partnership with their Agri Banking Specialist Rural Bank and ranked first in Victoria.

Acting Branch Manager, Justin Bryant was delighted with the results.

"It is great to see many of our rural clients enjoying buoyant prices and in turn supporting their local **Community Bank®** branch and therefore keeping funds in the local community."

"The result comes from a great team effort combined with strong community support and we couldn't be more proud."

Earlier this year Ewan Tope joined the Rural Bank team as Agribusiness Relationship Manager based at Hamilton and is available by appointment at the Coleraine & District **Community Bank®** Branch.



Teamwork: Rural Bank Agribusiness Relationship Manager Ewan Tope and Acting Branch Manager Justin Bryant work together to achieve outstanding results.

Caroline Bullen – Senior Customer Service Officer.

Some of our longstanding customers may have had a sense of déjà vu in the last couple of months as they try to place one of our newest staff members.

And yes, Caroline has worked at the Coleraine & District **Community Bank**® Branch before, nearly ten years ago in fact.

After doing many other things in the last few years, including an executive sales and design position at Kitset Kitchens, Manager of the Western District Farmer newspaper and furniture sales at Home Flair in Hamilton she couldn't stay away and has returned to the branch as our Senior Customer Service Officer.

"I thoroughly enjoyed my time at the Bendigo Bank ten years ago and when the opportunity presented itself to return, I jumped at the chance," she said.

"I love the community ethos of the **Community Bank**® branch and am enjoying catching up with familiar faces and helping customers achieve their financial goals."

Early in October Caroline will become a permanent member of the Coleraine community when she marries well-known local identity, Ivan Mills in the "spring flowers" wedding of the year!



Returning to Coleraine: Senior Customer Service Officer Caroline Bullen is thrilled to return to her banking position at the Coleraine & District **Community Bank**® Branch.

We are... out and about.



Buddy Day: Our **Community Bank**® branch is proud to be a major sponsor of the Harrow Balmoral Football and Netball Club.

Our Chairman Grant Little recently attended the Harrow and Balmoral Football and Netball Club Buddy Day.

This is a great sporting initiative where senior football and netball players are paired with a junior player for the season. The pairs are expected to watch and support each other throughout the year.

A total of 40 footballers and 46 netballers were in attendance, training with their buddies then having lunch which was provided by the Coleraine & District **Community Bank**® Branch as part of their recent sponsorship package.

The branch is thrilled to be sponsoring such an innovative club with their recent three year sponsorship of \$5,000 per year.

"It was a great day and makes us proud to say we are contributing," Chairman Grant Little said.

"This is the forefront of 'building better communities', and I hope we as communities can use this idea to implement in a lot of other sporting clubs."

The buddy initiative is a great way to give young up and coming sportsmen and women further encouragement in their chosen sport by players they look up to in the competition.

Supporting youth and contributing to communities; it is what we too are passionate about.

We are... supporting our artistic community.

The Annual Coleraine and District Art Show was launched on 12 July with artistic talent bursting at the seams of the Mechanics Hall.

The Coleraine & District **Community Bank**® Branch was proud to yet again sponsor the event and also display the artwork for the raffle at the branch in the weeks preceding the show.

Acting Branch Manager Justin Bryant said it was another successful event well supported by the community.

"It was great seeing all the different photography and artwork on display especially the amazing contributions from the local primary school students," he said.

Our local branch contributed \$500.



Talented community: Coleraine & District **Community Bank**® Branch staff and Coleraine and District Art Show convenor Val Lawson enjoy the opening of the 2016 Art Show.

We are... proud to support our community.

September has saw challenges for the Coleraine community as the heavens opened up and dumped an unprecedented amount of rain across the region.

We would like to extend our thoughts to the community, particularly those businesses and people who were flooded. How proud we are to be part of this town and district that has pulled together all their resources to help those in need.

Of course we would like to help get the community back on its feet as soon as possible and as such we have launched an appeal across the **Community Bank**[®] branch network.

Tax-deductible donations can be made at any branch, or by donating online at www.bendigobank.com.au/colerainefloodappeal

Top right: Coleraine flood emergency: Emergency Services and townsfolk pull together as the river flows into town. Photo credit: Karla Northcott.

Right: Sandbags and smiles: Geoff and Carolyn Waters of GJ Waters and Associates were one of many Coleraine businesses inundated as flood waters rushed down the main street. Photo credit: Karla Northcott.



Coleraine Flood Appeal.

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Coleraine & District Community Bank[®] Branch

59 Whyte Street, Coleraine VIC 3315 Phone: 5575 2783

Opening hours: Monday to Friday 10.00am – 4.00pm and Saturday mornings 10.00am – 12 noon

Website: www.bendigobank.com.au/coleraine facebook.com/colerainecommunitybankbranch twitter.com/bendigobank

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Opening hours: Monday to Friday 10.00am – 4.00pm and Saturday mornings 10.00am – 11.30am



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