

#### Magic moments.

Local Coleraine teenagers Terrie Johnson and Annie O'Connell have recently returned from the experience of a lifetime at the Magic Moments Youth Leadership Summit in Kyneton. The Baimbridge College and Monivae College students participated in five days of inspirational workshops designed to encourage confidence and personal growth as well as to give them the skills to become outstanding communicators, create a powerful identity and develop leadership skills and positive choices. With amazing motivational speakers from across the world, the girls returned armed with knowledge and enthusiasm to positively impact their lives and those of people in their community.

The Magic Moments Foundation Australia has strong links with the Community Bank® concept, so it was with pride that the Coleraine & District Community Bank® Branch sponsored Terrie and Annie to attend the summit. With the Bendigo Bank having a Community focus, the Coleraine & District Community Bank® Branch's involvement in sponsoring students is in line with its philosophy. "Our Community Bank® branch is pleased to partner with Magic Moments to give Annie and Terrie skills that will equip them for life," said Branch Manager, Jeanette McDonnell. "We are thrilled to have been able to offer these very impressive young people this unique experience," Terrie said that being immersed in such a positive environment was amazing. We were taught to look at everything in a positive way; that everything is up to us and we just have to show that we can do it and then impart that positivity to all our peers. Annie said the summit was a safe, open and non-judgmental environment and she really enjoyed the opportunity to make new friends who are now like a second family. "I learned about my strengths and weaknesses and I now feel so much more confident with my leadership skills and facing my fears," she said. Annie was most impressed with Californian speaker, Marlon Smith who spoke at length about facing your fears. He asked the eager students, 'what is the worst thing that can happen if you take action and if you don't, what will it cost you?' "We were also

taught that our age is our greatest asset. We have so many people and organisations like the Bendigo Bank behind us to support us, so we need to use our age as the asset it is and go for it," Annie explained.

A key focus of the program is to arm young people with the passion, purpose and certainly about themselves to return to their respective communities and lead others to believe in themselves, their abilities and their capability for success. Both Annie and Terrie have brought everything they have learned at the summit back with them and are consciously thinking of how to implement them in their communities. The girls are extremely thankful for the opportunity to take place in the enlightening Summit. "We really want to thank the **Community Bank**<sup>®</sup> company Board for sponsoring us to go on the Magic Moments Youth Leadership Summit and hope other young people in the future can have the same opportunity to go on the camp as we have," expressed Annie and Terrie.



Magic opportunity: Coleraine teenagers Terrie Johnson and Annie O'Connell with Coleraine & District **Community Bank**<sup>®</sup> Branch Manager Jeanette McDonnell and Youth Observer on the Coleraine & District **Community Bank**<sup>®</sup> Branch Company Board member, Hamish Robertson.

Coleraine & District Financial Services Limited 59 Whyte Street, Coleraine VIC 3315 **ABN** 77 102 030 017 **Directors:** Coralie Coulson (Chairman), John Kane (Secretary), Tim Johnston (Treasurer), Quentin Baudinette, Grant Little, Valerie Lawson, Elizabeth Britten, Greg Hodgson, Simon Ferrier, Catherine Egan and Mark Templeton



#### What does it mean to be Bigger than a bank?

The Coleraine & District Community Bank® Branch went above and beyond the call of duty in July to help the local Bowling Club raise necessary funds for a desperately needed revamp of the bathroom area in their clubrooms. The branch held a community auction raising a whopping \$4,366 to complement the \$5,000 the branch had already given the club in community grants. Community businesses as well as Bendigo Bank staff jumped on board, eager to support the local club donating a magnificent array of goods and services. Trailers of wood, painting labour, hair care packages, meal vouchers, babysitting services and a dinner for six were just a few of the goodies guests at the auction snapped up. Local identity and auctioneer, John Lawson of Southern Grampians Livestock and Real Estate took the helm of the auctioneers stand, entertaining guests and encouraging fervent bidding. Branch Manager Jeanette McDonnell said the idea to hold an auction came from a desire to get behind and really help the local club. "Earlier this year, we were able to allocate funds to the Bowling Club through the Coleraine & District Community Bank® Branch Grants Program, but were unable to supply the whole amount required to revamp their clubrooms," she explained. "As we are proud to support our local community, this auction is our way to try and make up the shortfall and ensure the Club gets the funding needed to complete their work." Coleraine Bowling Club member Bruce Armstrong said the Club very much appreciates that the branch has offered to help raise funds towards the project. "The Club and many of its members bank with the Bendigo Bank and have all got behind it since it started in Coleraine as most members appreciate the local banking industry, particularly having face to face banking."

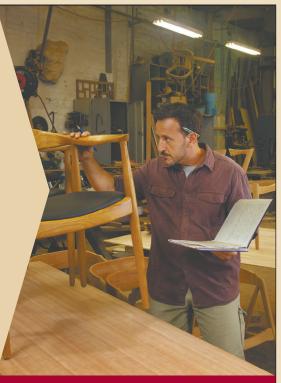


Auction success: Auctioneer John Lawson, Coleraine & District **Community Bank**<sup>®</sup> Branch company Board member Elizabeth Britten and Coleraine & District **Community Bank**<sup>®</sup> Branch Manager Jeanette Mcdonnell.

## It's the success of your business. But it's bigger than that.

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### Bendigo Bank Bigger than a bank.

#### Coleraine & District Community Bank® Branch

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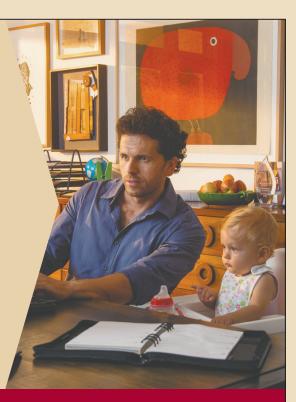


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#### Bendigo Bank Bigger than a bank

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#### Drum roll please.

Since opening our doors in 2003, the Coleraine & District **Community Bank**<sup>®</sup> Branch has proudly supported our community, channelling a massive \$430,000 back into our community through local projects and initiatives. We are proud of our achievement at being able to help so many of our customers and community organisations achieve success.

#### Some of our recent projects include:

Coleraine Bowling Club	\$5,000 grant plus \$4,366 raised through a Coleraine & District <b>Community Bank®</b> Branch initiated Auction
Coleraine Racing Club	\$1,750
Coleraine Football & Netball Club	\$15,000 over four years
Coleraine Men's Shed	\$5,000 grant
Casterton Little Athletics	\$750
Coleraine Art Show	\$450



Coleraine Mens Shed.

#### Staff profile – Justin Bryant



Being the only male at the branch, Justin steadfastly attempts to keep his male pride every time people open the door and say, 'good morning girls!' Most of the time, they do remember and say, 'and Justin', and this keeps him happy! Back to business.... Justin works full time at our branch as our **Customer Relationship** Manager. He's the man

who keeps you happy. Justin can also be seen on the teller from time to time, keeping his hand in the cash and catching up with our customers.

After 24 years in banking, Justin is well placed to help you with all your banking needs, including insurance and home loans, personal loans and accounts. Justin made the move to the Coleraine & District **Community Bank**<sup>®</sup> Branch in December 2012 and has never looked back. "It is the Bendigo Bank's way of thinking that makes me love my job and feel confident about suggesting people bank with us," he said. "The fact that we are customer focussed, and treat customers as people rather than numbers and that we have such a great point of difference in what we do for the community makes it a great organisation to work for."

When not at work, Justin likes to work out at the gym, becoming quite the junkie in a bid to improve his health. Since January he has lost 25 kilograms. He has a four year old Cocker Spaniel, Mia who goes everywhere with him. Justin also likes to bake and is a household name at the branch with his three ingredient fruit cake. His favourite treat is a Bee Sting and he is always looking for ways to get to the bakery at Casterton to get one!



insurance

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You should consider the Product Disclosure Statement available from any branch before making a decision. Bendigo Home & Contents Insurance is issued by CGU Insurance Limited ABN 27 004 478 371 AFSL 238201. Bendigo and Adelaide Bank Limited ABN 11 068 049 178 AFSL 237879. IN10 (224920\_v1) (2/09/2014)

Coleraine & District Community Bank® Branch

#### Starlight bake off

In July we were pleased to get involved with the Starlight Foundation's Community Bake-off. Staff and Board members jumped on board, cooking and donating a delicious array of cakes, slices and preserves. We raised a not too shabby \$300 and had some very happy bellies to boot. The branch looked rather like a bakery for a very short time and no customer went home empty handed; eager to support a good cause and take some baking home or back to work for smoko.

#### 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 – 12.00pm Website: www.bendigobank.com.au/coleraine



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