

Shareholder Newsletter

October 2022

Edyta Wyatt

New Branch Manager

We are very excited to have Edyta join the Community Bank Trentham & Districts branch team, as our new manager. Edyta has over 14 years of experience in the banking industry, starting with one of the 'big four' banks. In 2019, she joined Community Bank Gisborne Branch and has never looked back. As a Home Lender, she specialises in residential and investment loans, as well as everyday account opening, credit cards, and personal loans.

She brings excellent Customer Service and team leadership skills, based on years of experience, which makes her a real asset to the branch and to our Trentham Community.

"I'm keen to expand on our Mobile Lending Service and Rural Banking offerings to meet the needs of our customers. I can meet with local farmers and businesses onsite or have a online meeting, whichever suits the customer best as they are the heart of what we do. I want our customers to know we are flexible and available."

"I am very community-minded, living just down the road in Lauriston. I love the Community Bank culture because it's all about getting involved in local community development and events, as well as contributing to making great things happen. That's all part of the big plan - once I've settled in, I intend to visit all the local business, say hello, introduce



myself and with the support of the board, I'd also like to get involved with local community groups."

Some fun facts about Edyta:

- Barracks for the Geelong AFL Footy Team. (we won't hold that against her!)
- Loves a good coffee (she'll be spoiled for choice here in Trentham) - her favourite morning beverage is a cafe latte at 10.30am
- Lives in Lauriston, Victoria with her family and runs a hobby farm.
- Loves to cook and bake (hopefully she brings in some delicious treats for us to try!).

For her new role, she adds "as Branch Manager, I really look forward to working with the Trentham Community and in regards to my team, I want to support them to prosper and grow.

I have an open-door policy, and will always be there for my team and our customers. If you want to pop in and say hi please do so, or call the branch to make an appointment."



Good luck & Farewell Joel Condon

Joel Condon, our Branch Manager, delivered great results during the past three and half years with Trentham & Districts Community Bank.

Joel played an integral role in growing the business. His knowledge of banking, working with people and building a team is second to none. He will be greatly missed but is stepping up the ladder to manage not just one but three sites.



The Board, Branch team, shareholders and community wish Joel the best in his future endeavours.

working together

Collaboration with Hepburn Shire (HSC) on Economic Storm Recovery

The HSC Storm Recovery Team have been amazing in their support of our community and, with so much activity here in Trentham, when they approached the Community Bank Trentham & Districts branch it made sense to work together. Collaboration is our favourite way to get things done!

A perfect opportunity to get the ball rolling and engage with the community was to focus on addressing business needs. Narelle Conroy from Hepburn Shire Council hosted a 'Main Street Commerce Catch up' event with the local traders of Trentham, to openly discuss topics that supported the town, local businesses and retailers. It was great to see everyone participate and put what they wanted on the table. The session included guest speakers - Isobel Kemp, Mental Health Clinician Consultant from 'Partners In Well-Being' who offered free counselling and support services to local business and Kevin O'Loughlin a local who represents Jobs Victoria - sharing valuable information for those who want to work on, and grow, their business. The Victorian State Government has a number of subsidies and programs (including mentoring) to steer employers and employees in the right direction.



Main Street Commerce Catch up event at Chaplins Cafe



Isobel Kemp from Partners In Well-Being



Stan Falloon - CCCE Director and Kevin O'Loughlin from Jobs Victoria



Feedback from the evening was strong around getting Trentham on the map. Without an operating 'Information Centre' this has been very challenging for businesses (particularly through Covid19). It is important for businesses to know what each other are doing, especially when answering questions from visitors and tourists. Armed with this information, Charl Parris (our Community Engagement Officer) actively gathered relevant information about local businesses and put together a printed 'Community Brochure', now available at the Bank and at several local businesses. At the same time, Narelle and Charl started working on a plan to create a local Business Directory website. The website will include all business & trades and will be linked to the Trentham Trumpet and Trentham Neighbourhood Centre for community news and activities. The Board has approved community investment funding in conjunction with the Storm Recovery Funding team to get the website built. It will be managed by the Community Bank Trentham & Districts. "It makes perfect sense" said Brian Hood, Board Co-Chair, "and gives all local businesses a clear and direct link to the Bank. We are more than a financial institution - we are a community bank and giving back & supporting our community is the reason we exist in the first place. We opened the bank 11 years ago and have watched the businesses grow in this town. It's the perfect relationship to have with the business community. It's not a case of build it and they will come - it's about businesses being invested in this community initiative."

We're ready to move ahead with this project and are now gathering more information from businesses who have been invited to register their interest in participating. The Business Directory website is planned for release at the annual Trentham Twilights event in December, which is also jointly funded by the Bank and HSC Storm Recovery.

Trentham's Future Footprint

August was a big month with lots of insightful information provided that supported our interest in becoming a resilient township.

As a small town, we understand extreme weather conditions and the events of the big storm last year led us to partner with the Trentham Sustainability Group to dive deeper into exploring sustainable energy options that we could implement in our backyard.

There was a big turnout at the TSG-organised 'Community Information Forum' held on 4 August to hear the results of the 'Energy and Climate Resilient Trentham' project feasibility study. Middleton Group Consultants, Roger Brown, Principal Electrical Engineer presented the research findings highlighting:

1. Trentham's Energy Usage
2. The Town's Essential Sites
3. Opportunities for a Micro-grid
4. Community Battery
5. Large-scale Generators and
6. Solar Panels

The data showed:

- Highest power consumption came from residential usage
- 30% of the community have installed solar panels
- Energy consumption had gone up by 7-8%
- Solar export was up by 12%



It was great to hear from Matthew Nickson, TSG member and local resident, who has implemented energy-efficient practices in his home.

The data Matthew shared made us all think about what is possible. We can all start small within our households and be the change the town needs, because small changes can make a difference if these principles are implemented.

It's exciting to have the energy data available and we are in a good position to make better decisions with the information obtained from this research. It gives our community sustainable options moving forward. A presentation and full report is available on the TSG website: www.trenthamsustainabilitygroup.com



Committed to Sustainability

Since 2002 Bendigo Bank has been committed to sustainability and being carbon neutral and were one of the first banks to offer Green Loans in Australia.

EMV June 2021 Extreme Weather Report

The findings from the Emergency Management Victoria (EMV) 'June 2021 Extreme Weather Report' were presented early in August 2022 by Commissioner Andrew Crisp. The session shared lessons learned from extensive research with local governments, agencies, departments and members of the community after the storm. EMV reported communication and having more accessible data sharing is the key to supporting communities to feel more empowered and less vulnerable.

The session highlighted:

1. The loss of telecommunications caused the biggest distress for people. An independent telecommunications tower has been installed at the Trentham Library.
2. The importance of communicating the degrees of weather severity across multiple networks and channels that are easily accessible so that people can plan and act quickly.
 - A clear and single message (visual cue) like the 'code red' on a high fire danger day.
 - A central radio station (an auditory cue) with hourly news updates that could be listened to on the car radio.

The report is available to download from the EMV website.

Shop Around Trentham - a Great Success



Top: Charles Sherlock 3rd Winner and Corina Sabo CRO manager

Right: Caroline Sarah - The Story Costumer



June was a big month for supporting and reinvigorating our local economy in the 'Shop Around Trentham & Districts Competition'. Twenty-three businesses got involved, sending locals and visitors to the Community Bank Trentham & Districts branch to enter their receipts in the lucky draw. There was high engagement across our social media channels, promoting the event and showcasing the retailers, with weekly winning draws being shown in real-time on FB Live. We received an estimated 500 entries during the 4-week period, with the total of \$1000 in prize vouchers being redeemed in our local economy. The top 6 businesses, with the most receipts entered, were: KUKI, IGA, Trentham Bakery, The Greenstore, Dallas & Aterics Cafe.



Working with local businesses was the key to the successful campaign, and getting local businesses involved works on so many different levels to share and engage in telling the community story. We were delighted that Caroline Sarah, owner of 'The Story Costumer', who dressed up the Branch window to beautifully represent the retailers and what the town has to offer. It was great to have the support of Bendigo Bank who funded the project. Originally a bigger collaborative effort across the Hepburn Shire

it became a pilot program in Trentham. Big thanks to Alex Godfrey from BEN who supported Charl Parris in getting this off the ground. Hopefully, other regional towns will share the same enthusiasm for this event and make it a success in their towns. As a Community Bank, sharing ideas across the network is our model for success, so a big thanks also goes to Warrnambool Community Bank which initiated the idea during the Covid19 pandemic.

Shareholders & Customers welcome at our AGM

Shareholders will have already received an invitation to our AGM, to be held on Wednesday October 26th, from 5.30pm at Trentham Neighbourhood Centre. We are proud of the results achieved in the last Financial Year, both from a banking and community perspective and look forward to sharing these with our shareholders and the community. We will also be officially be welcoming our new Branch Manager, Edyta Wyatt, and farewelling two of our Board Directors – Simon Kriss and Helen van der Werff – who have both made outstanding contributions to the Board, for which we thank them.



Trentham Saints bring home the Premiership Cup

"Oh, when the Saints go marching in, oh when the (Trentham) Saints go marching in!" What a celebration it was when the Trentham Saints Reserves team brought home the Premiership Cup after defeating Talbot in this year's Grand Final.

It has been a big year for the Trentham Saints with their clubrooms undergoing a major reconstruction, due for completion in November this year. All the Saints' teams have played well this year with morale running high. It has given them an edge and made them even more

determined to win. Community Bank Trentham & Districts is a proud financial supporter of the Trentham Football and Netball Club and celebrated the win with a branch window display including signs, trophies, streamers and balloons – lots of fun!

We are always happy to be a 'Support Act' for our local sporting clubs and couldn't be prouder of the efforts of everyone in the club. You all do a fine job and we offer you a huge congratulations on your win this year.