



## New jumping Castle for Hire.

In November 2014 the Board of Edenhope & District Financial Services Limited purchased a jumping castle that we can hire out to the Edenhope & District community.

The cost to hire the jumping castle is \$50 + gst for community organisations and \$150 + gst for individuals or businesses. This will cover the cost of insurance. The jumping castle will be delivered and set up at the start of your event and taken down and packed up at the end of the event by a Board member of Edenhope & District Financial Services Limited.

The plan is that the jumping castle can assist community organisations with fundraising for any event that they may have. The organisation can choose if they want to charge a fee to use the jumping castle which will help towards their fundraising efforts.

So next time you are planning an event and are looking for children's entertainment give the staff at the Edenhope & District **Community Bank®** Branch a call and book the jumping castle.



## What is the Community Bank® concept?

The **Community Bank®** concept involves ownership by the local community and local shareholders through a franchise agreement with Bendigo and Adelaide Bank.



As part of the franchise agreement with Bendigo and Adelaide Bank, up to 80% of the profits are distributed for investment back into community projects such as hospital equipment, sporting facilities, aged care, youth programs and community infrastructure, just to mention a few. Up to 20% of the profit may be distributed back to the **Community Bank®** company shareholders (subject to ASIC guidelines and conditions).

## What has the Edenhope & District Community Bank® Branch achieved to date?

The Edenhope & District **Community Bank®** Branch opened in 2003, made possible by contributions from 376 shareholders and a dedicated Board of Directors. To date we have contributed over \$150,000 to over 40 community groups with the Edenhope, Apsley, Minimay, Frances, Goroke, Harrow and Chetwynd communities.

Edenhope & District Financial Services Limited  
63 Elizabeth Street, Edenhope VIC 3318  
**ABN** 68 103 869 227

**Directors:** Wayne Caldwell (Chairman), Sara McDonnell (Secretary), Kate Hausler (Treasurer), Luke Munro, Ashley Caldwell, Suzie Cranage, Francis Carberry, Richie Middleton, Vlada Gajic, Rae Stone, Rebecca Perrett.

# Branch Manager's report.

Welcome to our 2015 autumn newsletter. The 2014/15 financial year has been a busy one. So far year to date we have grown our business portfolio by \$2.36 million which takes our total portfolio to \$54.64 million. We are making good monthly profits, which continues to strengthen our **Community Bank**® branch and allows us to put more back into the community through sponsorship, grants, and other activities we are involved in. The big thing to remember is the more business we write the more money we can put back into the community. So next time you are thinking about your banking and finance requirements come and see us and see what we can offer you. We offer a very competitive range of lending, deposits, wealth, and insurance options and the best thing is the profits go back to the Edenhope and district community.

We have welcomed a new branch staff member, Di Saunders who came over to us from CBA in Naracoorte, where she used to be the Manager. Di has brought a great wealth of banking knowledge with her and thrives in helping our customers reach their financial goals. Di has taken over from Brett McDonald who was keen to spend more time working on his flower business.

We welcomed back our previous Branch Manager Luke Riley back in a new role with Rural Bank. Luke is the Relationship Manager in the Wimmera region. Luke looks after all of our Agribusiness customers' financial requirements. Luke is keen to speak to as many farmers in the district as possible to show what Rural Bank can offer you.

There are also a couple of other important members of the Edenhope & District **Community Bank**® Branch team that I must also introduce. One is our Financial Planner Tim Sinclair who is based in Ballarat, however is happy to come across and speak to our clients about any financial planning needs. Bendigo Bank also recently purchased Doug Clifford Insurance Agency in Horsham and now we can offer on farm visits to farmers in regards to their farm insurance and crop insurance. Doug Clifford and Roger Leitch have a wealth of knowledge on all types of farm insurance and are more than happy to see you. If you want to talk to any of the above people please contact the branch who will arrange for them to call you at a suitable time.

The main reason for this newsletter is to let the community know what the Edenhope & District **Community Bank**® Branch is doing in the community, and also keeping everyone up to date with what we can offer and what we can do for them.

I hope you enjoy the newsletter and gain some valuable information from it.

If you want to discuss anything in this newsletter or have any banking queries please feel free to contact me on 5585 1822.

Thank you,

**James Ackland**  
Branch Manager

## Edenhope & District Community Bank® Branch staff.



**James Ackland**  
Branch Manager



**Dianne Saunders**  
Customer Service  
Officer



**Margie Reid**  
Customer Service  
Officer



**Shayne Williams**  
Customer Service  
Officer



**Luke Riley**  
Relationship  
Manager



**Timothy Sinclair**  
Financial Planner

### Get set for your next big trip - on us!\*

At Bendigo Bank we're more international than you think with a range of products to help you get set for your next big holiday.

Simply purchase foreign exchange or international travel insurance products before 31 July for your chance to go in the draw to win a 15 night APT European river cruise.

**Drop into your nearest branch at 63 Elizabeth Street, Edenhope or phone 5585 1822 and talk to us about your travel needs.**

 **Bendigo Bank**  
Bigger than a bank.

[bendigobank.com.au](http://bendigobank.com.au)

\*Bendigo and Adelaide Bank Limited ABN 11 068 049 178 AFSL/Australian Credit Licence 237879. Promotion applies to eligible Bendigo Bank foreign exchange and travel insurance products purchased between 9am on 01/05/15 and 5pm on 31/07/15 (AEST). Travel insurance issued by CGU Insurance Limited ABN 27 004 478 371 AFSL 238291. Bendigo Bank acts under its own AFSL and under an agreement CGU. Visit [bendigobank.com.au](http://bendigobank.com.au) for T&Cs. Permit numbers: VIC 15/754; ACT TP15/05453; NSW LTPS/15/02568; SA T15/571. S51636-6 (253613\_v1) (11/05/2015)



# What banking products and services do we offer?

We have the expertise to confidently offer the following:

- Everyday accounts and term deposits
- Home Loans, Personal Loans and credit cards
- Business, Commercial and Agribusiness lending and deposit products
- Equipment Finance
- Home, contents, landlords, motor vehicle, travel and health insurance
- Superannuation and retirement planning and advice
- Investment planning and personal insurance advice.



In conjunction with the above, we are the only full service branch in the district with a full time Branch Manager, Relationship Manager and visiting Financial Planner.

## What can you do to help us to continue growing our community contributions?

Every new account or service we open contributes towards our business growth and ultimately the amount of money that we can invest back into our community each year.

We'd love to assist you with any needs you may have from the above list.

Call into the branch at 63 Elizabeth Street, Edenhope or call us on 5585 1822.

We are open Monday to Friday, 9.00am – 5.00pm.

Bendigo Bank offers financial planning and advice through representatives of its subsidiary, Bendigo Financial Planning Limited, ABN 81 087 585 073 AFSL 237898, Level 5, 120 Harbour Esplanade, Docklands, VIC, 3008.

Bendigo Loans and Credit Cards are subject to terms and conditions. Some fees and charges to apply and valuations will be necessary for refinancing and attracts charges from the valuer. 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.

Bendigo Bank issues insurance on behalf of a number of insurance providers. Please consider your situation and the relevant Product Disclosure Statement available at [bendigobank.com.au](http://bendigobank.com.au) before making a decision. Bendigo and Adelaide Bank Limited ABN 11 068 049 178. AFSL 237879.

# Doug Clifford Insurance.

Doug Clifford Insurance, an authorised general insurance representative for CGU Insurance and NAS Insurance Brokers, recently became part of the Bendigo and Adelaide Bank Group. Doug Clifford Insurance has been operating in the area



for over 30 years and has a well established reputation among farmers for excellent insurance service. Doug and Roger Leitch can provide a face-to-face service for Farm and Crop Insurance in the Wimmera region. Roger, Alana, Katelyn and Robyn are also able to assist with direct enquiries for Broad Acre Crop Insurance and Farm Insurance from their Horsham office.

Doug or Roger can be contacted through your local branch or through their office – Doug Clifford Insurance in Horsham on 5382 0999.

## Have you met your local Rural Bank farm finance specialist?

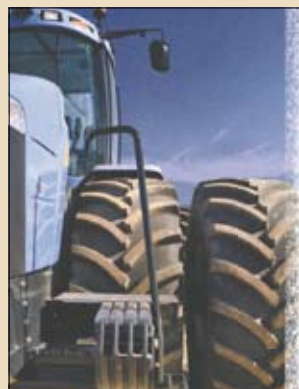
Luke Riley is the Rural Bank Relationship Manager for the Wimmera/Southern Mallee. He primarily works out of the Edenhope & Horsham Bendigo Bank branches but is regularly on the road, meeting clients on farm wherever possible.

Luke is an Edenhope local – he grew up in Edenhope and completed all of his schooling here. He has worked in numerous banking roles since leaving school, in retail, business banking and agribusiness banking.

Luke and his wife Abbie have two children – Noah aged six and Xavier aged four. They have just purchased their first mob of sheep that they will be running on Luke's parent's family farm at Patyah.

Luke is the Edenhope/Apsley Football Club Reserves coach for 2015 and also enjoys basketball, waterskiing, gardening and camping.

Luke can be contacted on 0427 350 734 or via email [luke.riley@ruralbank.com.au](mailto:luke.riley@ruralbank.com.au) for all of your agribusiness banking enquiries.



## Get the gear you need to grow

To grow your farm business, you need to invest in the best possible equipment. We have finance options that will help you do exactly that.

Before you outlay large sums of money on equipment, make sure you've considered your options. At Rural Bank, we offer three finance options designed to help you buy, upgrade and replace your farm equipment without draining your working capital. It's a smart way to keep on top of production demands – and save your money too.

To find out more about Rural Bank's range of specialist farm finance products and services, visit your local branch at 63 Elizabeth Street, Edenhope or phone 5585 1822 to speak to Luke Riley.

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# Staff profiles.

## Dianne Saunders – Customer Service Officer.

I have lived in Edenhope for 25 years. My husband, Andrew and I have four daughters and live on a small property just out of Edenhope. We have a beautiful garden that has featured in the EDMH Garden walk that attracts a lot of birdlife and gives me many hours of pleasure pottering around. I breed canaries, small parrots and have my own beehive.

Once our daughters were at school I entered the workforce after 14 years as a stay at home mum. After a couple of years as a receptionist in Edenhope and then Naracoorte, I was introduced to the world of finance, and found my niche.

I have been involved in many aspects of banking, starting as a teller and working my way up to Branch Manager over an 11-year period in Naracoorte. I have faced many challenges and enjoyed the relationships I have developed with my customers over the years. Looking after my customers' banking needs and ensuring they feel valued is my main focus.

When the opportunity came up to join the Bendigo Bank and work closer to home I was lucky enough to be given the chance to share my experience and learn another aspect of banking and learn how the Bendigo Bank supports the local community.

I have only been a part of the Edenhope & District **Community Bank**<sup>®</sup> Branch for five months and I am enjoying this new journey in my career. I look forward to doing my best to look after all your banking needs.

## Tim Sinclair – Financial Planner.

Tim is a representative of Bendigo Financial Planning and draws on over five years' experience in financial services to provide quality personal advice.

"Every client's circumstances are different – anytime we can achieve an improved outcome for clients, to me is a success."

### How can a Bendigo Wealth Consultant help you?

Being financially secure is about being able to afford the things you want and provide for your loved ones in the way that you wish to. It's all about being smarter with your money – you can do this with help from a qualified financial professional.

Our qualified Bendigo Wealth Consultant Tim will be focused on what you are looking to achieve in both the short and the long term so that he can assist you in the most effective way.

### Have any questions about your Super or insurance?

Tim is qualified to provide limited personal advice on Super rollovers, Super consolidation, and associated life risk insurances within Bendigo SmartStart Super<sup>®</sup>.

### Not sure where all your Super is?

Tim can help you locate lost Super and consolidate all of your existing Super accounts into Bendigo SmartStart Super<sup>®</sup>. And best of all, he can help you complete all the paperwork.

### Not sure where to start?

If you have any general questions about your financial situation, Tim can help steer you in the right direction. There are many benefits that come with seeking professional advice – Tim Sinclair can be contacted through our branch on 5585 1822 to get your Super sorted for the future.



## Set income aside for later

With a Farm Management Deposit, every dollar works harder for you.

At Rural Bank, we understand how much is riding on your financial decisions. A Farm Management Deposit is a great way to put money aside for later, meaning you can streamline your taxable income and earn interest as you go. Not only will it be there when you need it, but every extra dollar will be working just as hard as you are.

To find out more about Rural Bank's range of specialist farm finance products and services, visit your local branch at 63 Elizabeth Street, Edenhope or phone 5585 1822 to speak to Luke Riley.

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Available through  **Bendigo Bank**

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

63 Elizabeth Street, Edenhope VIC 3318 Phone: 5585 1822

Opening hours: Monday to Friday 9.00am – 5.00pm

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



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