



Grampians Regional Community Enterprises Limited

Gary's corner



With the beginning of a new year, it's time to launch into 2014 with gusto.

There's no better time than now to give Branch Manager Anna Watson and her staff a call and discuss your banking options.

As a shareholder you have more to gain than most.

Remember 50 percent of revenue generated from our business stays local.

As our business grows, we will look to pay dividends on your shares and significantly build on the \$70,000 already invested into our communities.

Let's face it; profits from your banking business will go somewhere no matter who you bank with. So why not bank locally and keep those profits in your community?

Currently less than 50 percent of our shareholders actually bank or do very little banking with us.

Bendigo Bank is a full-service bank, backed by the government guarantee. In fact, it is the fifth largest retail bank in Australia, offering a competitive range of products and services across personal, business and agribusiness banking. Financial planning and insurance services are also available.

Please call us today to hear more about how we can help you achieve your financial goals. It's only with the support of customers like you that we can grow the success of our branch, and therefore the success of our community.

Gary Simpson
Chairman

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 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 before making a decision. Bendigo and Adelaide Bank Limited ABN 11 068 049 178. AFSL 237879.

Staff profile

Rebecca Howell is new to our team. As a Customer Service Officer at Dunkeld & District **Community Bank**[®] Branch, Rebecca will be able to help you with your everyday banking needs.



Though new to banking, Rebecca is committed to bringing the Bendigo style of banking to the community she loves.

What are you enjoying so far about working at the Dunkeld & District Community Bank[®] Branch?

Having the opportunity to see local people every day and becoming a part of achieving their financial goals. At this stage there is still so much to learn but I look forward to taking a more active role in helping people realise their dreams in the near future.

Community involvement: Plays for Rams, lifeguard at Dunkeld Swimming Pool

Hobbies: Netball, swimming, reading.

Favourite meal: Chicken stir-fry.

Dream holiday: Round the world trip with stops in every country.

Grampians Regional Community Enterprises Limited 92-94 Parker Street, Dunkeld VIC 3294 **ABN** 29 139 414 234

Directors: Gary Simpson (Chairman), Pamela Coates (Secretary), Glen Darroch (Treasurer), Craig Oliver, David McLeod, Penny Fraser, Brendan Kelly, Anthony Page, Carly Behncke, James Scholfield, Jillian Lewis.

\$70,000 in contributions, \$27,500 last year alone!

So far our branch has been able to return more than \$70,000 in community contributions back to our local communities.

This is a total of \$11,900 to Cavendish, \$34,800 to Dunkeld, \$14,400 to Peshurst and a further \$9,600 to 32 different groups around the area.

\$27,500 was handed out in 2013 alone.

Community grants are distributed throughout the course of the year to various events, groups and individuals.

Last year's grant recipients included:

Advance Peshurst

Branxholme Community

Branxholme FNC

Cavendish Auskick

Cavendish FNC

Cavendish Primary School

Cavendish Townscape Association

Dunkeld Adventure

Dunkeld Bowls Club

Dunkeld Community Centre

Dunkeld Consolidated Primary School

Dunkeld Country Women's Association

Dunkeld Kindergarten

Dunkeld Mosaic Art Festival

Dunkeld Racing Club

Glenthompson Historical Group

Glenthompson-Dunkeld FNC

Grampians Cricket Club

Grampians Golf Club

Hamilton Cricket Association

Jacob Mibus - National Championships

Monivae College

Mooralla Golf Club

Peshurst A & P Society

Peshurst Bowling Club

Peshurst FNC

Peshurst Health

Peshurst Urban Fire Brigade

Strathmore Fire Brigade

Woodhouse Nareeb Hall Committee



Top left: Jacob Mibus – Grant recipient of \$400 to aid in getting Jacob to Tasmania for Australian Disabled National Athletics Championships.

Top right: Cpt. Luke Balkin of Strathmore Fire Brigade –

Sponsorship recipients of \$500 for a hot water service.



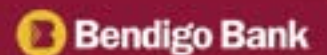
Bottom: From left to right: Sergio De Santis, Rachael McErvale, David Tognon, Mikayla Walker, Emily Marti, Kyrra Leigh, Susan Kamp – Greenlight Learner Driver Course held in Branxholme and brought to the community by Dunkeld & District **Community Bank**® Branch, Branxholme Community Funding Group and CGU Insurance.

three years *in the community*

Our Board and Staff would like to thank our customers and shareholders for their support and business, which has already seen more than \$70,000 go back into the community.

Make your banking count. Drop in and see us to find out more.

Bendigo and Adelaide Bank Limited ABN 11 068 049 178 AFSL 237879. (SDM7 (205504_v2) (30/01/2014))



HAVE YOU MET YOUR LOCAL RURAL BANK FARM FINANCE SPECIALISTS?

Rural Bank farm finance specialists are available at your local branch to help develop solutions for your farming business.

To find out more phone Hugh Macdonald on 0418 339 951 or Jo Hogg on 0400 252 584.



Products are issued by Rural Bank Limited (ABN 74 083 938 416 AFSL 238042) and distributed by Bendigo and Adelaide Bank Limited (ABN 11 068 049 178 AFSL/Australian Credit Licence 237879). (S47373) (01/14)

Lost In Sculpture - No Lost Cause

Ran in conjunction with the Discover Dunkeld Mosaic Festival is the Lost In Sculpture competition, which showcases the talent of artists both local and from afar. Dunkeld & District **Community Bank**® Branch is proud to once again help the event by providing the second place prize recipient with \$1,000 to continue with their work. Laurie Collins' "Seurat Sisters" were well worth the support.



Beautifying Cavendish Primary

Cavendish Primary School has recently completed a grounds beautification project. Over the course of several working bees, parents, friends and students worked tirelessly to create a show of the improved gardens. Dunkeld & District **Community Bank**® Branch was more than happy to plough \$500 into the project. But that's the only kind of gardening you'll catch Anna doing.



Community Centre \$5,000 closer

Dunkeld Community Centre Committee has been working vigilantly over the last five years to make Dunkeld's dream of a new community centre a reality. The project is another step closer thanks to a \$5,000 grant from Dunkeld & District **Community Bank**® Branch.



Watch the Bendigo Bank story at www.bendigobank.com.au/snapshots

Banking that's good for Cavendish

Make a difference - to your own banking and to your community.

Drop into your nearest branch at 92 Parker Street, Dunkeld or phone 5577 2488.

Bendigo and Adelaide Bank Limited. ABN 11 068 049 178. AFSL 237879. PS15 (205492_v1) (30/01/2014)



Community stories

Quick-Fill pump upgraded after 36 years

Penshurst Urban Fire Brigade is now the owner of a brand new updated and outfitted Quick-Fill pump just in time for the firefighting season. Dunkeld & District **Community Bank**[®] Branch happily invested \$1,000 to replace the old unit. With its capacity to pump twice as hard as its predecessor, fires had better beware!



BIG
SHAREHOLDER
home loan
DEALS

All loans are subject to Bendigo Bank's normal lending criteria. Fees, charges, terms and conditions apply. Bendigo and Adelaide Bank Limited ABN 11 068 049 178 AFSL/Australian Credit Licence 237879. 541790K (205624_v2) (31/01/2014)

Bendigo Bank

Getting to know BEN

- Was established in 1858
- 90,000 shareholders
- \$4 billion market capitalisation
- ASX Top 60
- Increased dividend to 61 cents per share
- 58% retail shareholders and
- 42% institutional shareholders
- A-credit rating (Fitch, Standard & Poor's, Moody's)
- More than 500 branches
- \$60.3 billion total assets
- 1.5 million customers
- 1,900 ATMs
- 109 agencies
- Government guarantee up to \$250,000 per depositor
- \$113 million returned to community groups and projects
- 1,460 **Community Bank**[®] branch staff
- 1,925 **Community Bank**[®] company Directors
- 640,200 **Community Bank**[®] branch customers
- 72,070 **Community Bank**[®] company shareholders
- \$30.88 million in shareholder dividends paid



Bendigo and Adelaide Bank Limited, The Bendigo Centre, Bendigo VIC 3550. ABN 11 068 049 178. AFSL 237879. (BMPNL0728) (02/14)

Dunkeld & District **Community Bank**[®] Branch

92-94 Parker Street, Dunkeld VIC 3294

Phone: 5577 2488

Opening hours: Monday to Thursday 10.00am – 4.00pm, Friday 10.00am – 5.00pm

Website: www.bendigobank.com.au/dunkeld



Proudly supporting Penshurst Health Services

Make a difference - to your own banking and to your community.

Drop into your nearest branch at 92 Parker Street, Dunkeld or phone 5577 2488.

Bendigo and Adelaide Bank Limited. ABN 11 068 049 178 AFSL 237879. PS16 (205496_v1) (30/01/2014)



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