



## Message from Branch Manager.

It's hard to believe our branch has been open for over seven years!

As a **Community Bank®** branch we are committed to returning a percentage of our profits every year to the community. To date we've returned more than \$177,000 back to local community groups and organisations.

**Community Bank®** branches provide communities with more than just quality banking services, they deliver employment opportunities for local people, keep local capital in the community, are a local investment option for shareholders and provide a source of revenue for important community projects.

I congratulate all our shareholders and customers for the real impact that they have made by supporting this **Community Bank®** concept. It is all of you that have delivered this impressive investment into the local community. Your continued support of our bank is providing much needed support to our community.

### Notice to customers.

We have changed our trading to Monday to Friday 10.00am – 4.00pm.

**Anna Watson,**  
**Branch Manager**

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

Fiona Whale is our Rural Bank Relationship Manager. Fiona grew up on a farm at Branhholme and now farms nearby with her husband James and their two small children. She has worked with Rural Finance and Westpac previously in agribusiness, corporate and institutional banking before returning to the area a few years ago.

Fiona can be contacted on 0419 889 024 or via email [fiona.whale@ruralbank.com.au](mailto:fiona.whale@ruralbank.com.au) for all your agribusiness banking enquiries.



## South West Victorian Bushfire Appeal.

Over \$300,000 in donations have flown in from around Australia. The appeal is still open, and donations can be made at any Bendigo Bank branch or online [www.bendigobank.com.au/southwestvicbushfire](http://www.bendigobank.com.au/southwestvicbushfire)

Donations over \$2 are tax deductible and can also be made by phoning 1300 304 541.

The fund is administered by Bendigo Bank's philanthropic arm, Community Enterprise Foundation™. Funds raised will help the communities impacted by the disaster rebuild and recover.

South West Victorian fire Appeal is a management account of the Community Enterprise Foundation™ ABN 69 694 230 518, PO Box 480, Bendigo Vic 3552. Funds raised from this appeal will be disbursed as grants and gifts to eligible charitable organisations to assist with relief, recovery and reconstruction projects for communities in the fire effected areas of South West Victoria.

## Cavendish Red Gum Festival.

Commitment to our local community is a fundamental part of who we are. That's why we were delighted to support the Inaugural Red Gum Festival with a Community Investment Sponsorship of \$4,000!



Nestled on the banks of the Wannon River, in the heart of red gum country, Cavendish hosted the Red Gum Festival. The event included something for everyone...young, old and families. Through a diverse range of activities, visitors enjoyed, explored and learnt about the unique local environment.

Congratulations to all those community members who helped in so many ways, both in the lead up and over the weekend, a true community effort.

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

**Directors:** Gary Simpson (Chairman) Helen Nielsen (Secretary), Craig Oliver (Treasurer), David McLeod, Brendan Kelly, Anthony Page, James Scholfield and Susan Morse.

## \$177,512 in Community Investments.

The Board is proud to provide an overview of the Community Investments contributed during 2017/18 – total \$28,798.

Cavendish Red Gum Festival	\$4,000	Major sponsorship of Festival
Glenthompson Dunkeld Football Netball Club	\$1,380	NetSetGo Program, annual club sponsorship & cook and supply tea for footballers & netballers
Cavendish Townscape Association Inc	\$693	Radio campaign to promote Fleece & Flower Show
Minerina & District Football League	\$2,200	Annual league sponsorship
Cavendish Mens Shed	\$5,000	Assistance to build new facility
Peaks & Trails	\$600	Radio campaign to promote event
RSL Dunkeld Sub Branch	\$500	Purchase of Honour Board
Grampians Swimming Club (Halls Gap)	\$850	Purchase of swimming equipment
Cavendish Primary School	\$500	Purchase of percussion instruments
Cavendish Football Netball Club	\$412	Cook and supply tea for footballers & netballers
Penshurst Bowls Club	\$650	Annual and tournament sponsorship
Dunkeld Racing Club	\$1,100	Kids activity enclosure
Grampians Cricket Club	\$1,000	Annual club sponsorship
Advance Penshurst	\$250	Provide band at Christmas Market
Glenthompson Community Association	\$700	Radio campaign to promote Pool Party
Penshurst and District Racing Club	\$825	Race Day Sponsorship
Dunkeld Rodeo - Sturgeon Stampede	\$1,000	Radio campaign to promote event
Branxholme Rec Reserve	\$2,000	Assistance to purchase children playground equipment
Branxholme Wallacedale Football Netball Club	\$1,000	Radio campaign to promote Rodeo
Penshurst Creative Arts	\$500	Supply awards at annual Art Show
Mt Rouse Fire Brigade	\$1,000	towards purchase of the Field Command Vehicle
Cavendish & District Tennis Association	\$500	Purchase of Grand Final tennis trophies
Penshurst Football Netball Club Inc	\$788	Annual calendar & club sponsorship
Grampians Golf Club Inc	\$ 350	Assistance in running annual tournament



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Get a fairer deal on a Platinum Rewards credit card at **SwitchToFair.com**

Apply by 31 July 2018, minimum spend \$2,500 within 90 days.

**Drop into your nearest branch at 92-94 Parker Street, Dunkeld or phone 5577 2488.**



**75,000 BONUS POINTS**



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## Penshurst v Glenthompson Dunkeld.

On Saturday 26 May the Penshurst Football Netball Club hosted archrival Glenthompson Dunkeld Football Netball Club at Penshurst for their local derby!

We are proud to support both clubs and provide the annual Dunkeld & District **Community Bank**® Branch Cup. Penshurst were victorious in both the football and netball on this occasion, in what is always an enjoyable day by both players and spectators.

To date we have contributed over \$12,000 between both clubs.

(Photos courtesy of Tracey Kruger)



## Bendigo Bank customers are most satisfied of the largest banks.

New results from Roy Morgan show that over the last 12 consecutive months, Bendigo Bank has had the highest level of customer satisfaction when compared to the top ten largest banks (based on number of customers). Bendigo Bank satisfies 87.5% of their customers. Of the top ten largest banks, Bendigo hasn't been beaten for customer satisfaction since February 2017.

Resource 4 May 2018, Roy Morgan's Single Source survey of over 50,000 consumers per annum.

## See the change your home loan can make.

### Bendigo Connect Home Loan Package.

When you choose a Bendigo Connect Home Loan package, we'll reward you with a big interest rate discount.

And your home loan will add to the \$183 million already given back to help Australian communities thrive.

**Drop into your nearest branch at 92-94 Parker Street, Dunkeld or phone 5577 2488 to find out more.**

**Be the change.**



[bendigobank.com.au/homeloans](https://bendigobank.com.au/homeloans)

\*Terms and conditions, fees and charges apply. Full details available from [www.bendigobank.com.au/homeloans](https://www.bendigobank.com.au/homeloans). Credit provided by Bendigo and Adelaide Bank Limited ABN 11 068 049 178 AFSL/Australian Credit Licence 237879. A427923-7 (397965\_v1) (5/06/2018)



## Customers – thank you!

The Board of Dunkeld & District **Community Bank**® Branch wish to convey their great appreciation of their banks' customers. Our point of difference is to benefit the Dunkeld, Penshurst, Cavendish and wider communities, and the only way that we can contribute so much back to the local organisations and community projects is through the **Community Bank**® company profits that is generated from our customers business.

Whilst a great debt of gratitude is owed to the shareholders who put their money up to establish our bank, it is the customers and their business that earn the profit to be ploughed back into the community.

To all our shareholders and residents of the district we encourage you to bring your business to the Dunkeld & District **Community Bank**® Branch so we can build footings that will deliver greater investment back into our community.

## Plan, Prepare and Prosper.

On May 30, we held a Rural Bank Community Event. Those that attended heard from guest speakers Brendan Kelly & Michael Curtis who shared insights on Agribusiness, Land Values, Agronomy and a forward outlook on lamb, wool and beef prices. Rural Bank recognises the importance of good information when backing farmers to make sound business decisions. Ag Answers publishes a range of national industry updates, state-specific reports into farmland values and performance, and papers into topical industry and policy issues. Ask us to set you up to receive a free email subscription.

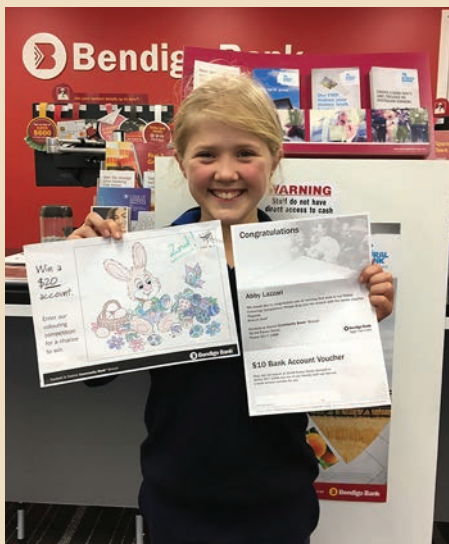


## Colouring in competition.

Abby Lazzari, 10 years old of Dunkeld, added \$10 to her PiggySaver account after collecting second place in our recent colouring in competition.

Congratulations to all that participated.

The Bendigo PiggySaver has big features for little savers. It's the perfect account to start your kids saving for the latest computer game, a new bike or for a rainy day. A Bendigo PiggySaver comes with a range of big benefits just for kids.



## Superannuation (super).

**What is this on our counter?** Superphosphate.

**Why?** If you can't see what your super is doing, then it's power to fund your retirement could be lost.

Bendigo SmartStart Super is a low cost super fund with a history of strong returns.

It's award winning and simple to track so your growth is transparent, but not invisible.

Product issued by Sandhurst Trustees Limited, consider your situation and read the PDS on [bendigobank.com.au](http://bendigobank.com.au) before making a decision. Past performance is not necessarily an indication of future performance.



## What makes a successful business? You.

You work tirelessly to ensure your business succeeds. At Dunkeld & District **Community Bank®** Branch, we appreciate that your business is your livelihood, and we treat it as such.

**Smart Banking Solutions for Small Business.**

**Drop into your nearest branch at 92-94 Parker Street, Dunkeld or phone 5577 2488 to find out more.**



Dunkeld & District **Community Bank®** Branch

Bendigo and Adelaide Bank Limited ABN 11 068 049 178 AFSL/Australian Credit Licence 237879. S55013-5 (398641\_v2) (13/06/2018)



## Dunkeld & District Community Bank® Branch

92-94 Parker Street, Dunkeld VIC 3294 Phone: 5577 2488

Opening hours: Monday to Friday 10.00am – 4.00pm

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



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