

Well, 2020 has come and gone and it has been a very challenging year for all of us as well as for our community and our businesses and community groups. We are proud of the support that we have been able to provide by way of loan deferrals, community grants and the webinar series.

Along the way we quietly celebrated Lyrebird College as our 2000th customer and held a successful AGM in November, where we reported a small net surplus for the year of \$27,000. We are adapting our strategic plan to allow for the effects of Covid and we look forward to continuing to serve our customers and community in 2021.

On February 18 we celebrate 10 years and we hope that many of you will join us for the free BBQ, community celebration and catch up from 5pm at the Tennis Club precinct in Queens Park. 10 years is a significant milestone and it follows a vision captured after the 2009 bushfires by people such as Jaqui Hall and Gary Slater, followed by years of hard work and dedication by many including our shareholders, customers, volunteer directors and bank management and staff. It follows a year that has challenged us all in ways, it's fair to say, we would never have envisaged.

We think it's time to celebrate and we'd love to have the Healesville and district community members join us to mark that milestone, and to recognise also the resilience and community spirit shown over the past 12 months.

If you are planning on attending please let us know via the Branch or via [contactus@hdcel.com.au](mailto:contactus@hdcel.com.au) by the 12th of February. We will also be awarding grants to a number of our community groups.

Our staff team have continued to provide wonderful, Covid-safe, banking services and I would like to acknowledge the Regional Award for Outstanding Banking Service given to our Assistant Branch Manager, Dan Mathers. I would also like to thank departing staff member, Rebecca Parsons and thank her for her 5 years of valuable service. We wish her well as she joins the team at Lyrebird College.

Finally, can I again encourage you to spread the word about the benefits that our Community Bank brings to the community and suggest to friends and family that they bank with us so that we can increase our support for our local community groups.

Bruce Argyle

MCR, BSc(Hons) Dip.Ed. Assoc.Dip.Bus. DTM

*“Amazing service”*

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*“Super helpful”*



Dan, Rebecca and Keeley



Jaqui Hall at the opening in 2011 with Director Kath Holton and Chair Gary Slater

## CONGRATULATIONS from MENTOR

Way back at the inception of this journey I had the incredible privilege of acting as mentor to an amazing group of people who wanted to make a real difference in Healesville.

Through sheer hard work and dedication, the Steering Committee, ably led by Gary Slater, captured the imagination of the locals and delivered a message of great hope.

I have watched with interest as the Branch opened and the dream became a reality. There have been some significant challenges, and some bumps to negotiate over the past 10 years, but I am simply delighted that the latest figures are pointing to a bright and prosperous future.

I wish the Board, the staff, the shareholders and all the residents of Healesville who are banking to make a difference, my heartiest congratulations and my very best wishes for all the years ahead.

Cheers Jaqui Hall

## IT'S PERSONNEL

### Farewell Rebecca

We had very mixed feelings about saying goodbye to our Customer Service Officer, Rebecca Parsons in January.

Rebecca has been a popular and valued member of the team, always smiling and cheerful, her willingness to assist her colleagues and customers demonstrated daily.

We have been fortunate to have her at Healesville for the last five years of a long career in banking and we're sad to lose her. However ... we take some comfort in knowing that she is moving on to a role that she has aspired to and studied for with a passion, in specialist Autism Spectrum Disorder education.

Good luck and 'thank you' Rebecca.

### Well Done

Well done to our Assistant Manager, Dan Mathers, on receiving the Regional Managers Monthly Recognition Award for December.

"Dan has supported his customers with regular contact, helping them to achieve their goals" and "Nothing ever seems too much for you to handle at the branch," are just two of the comments from Bendigo's Regional Manager in recognising Dan's work.

And, a 'Well Done' also went to Keeley and the branch team from Bendigo Bank following feedback from a customer.

"Amazing service" and "super helpful" were just two of the words the customer used in recognition of Healesville's great customer service.

From the Bendigo Customer Feedback Team " ... if our customers are happy, then we know we're on the right track in taking care of their interests."



## LOCAL SHOPPERS and TRADERS WINNERS



Lions members Julie Stafford and Liz Edmonds with Santa's Healesville CFA helper, Ethan Adams.



Luci and Keeley took the opportunity to surprise even Santa with the fabulous hampers.

Healesville traders made the most of the opportunity to open their doors in the lead up to Christmas with four wonderful nights of Twilight Shopping.

Whilst we can't keep our doors open outside of banking hours, we were happy to help by organising and making a contribution to the Healesville Traders' Christmas Hampers giveaway.

As always, even after a tough year, the local businesses were outstandingly generous in their donations to the hampers. So much so that it was decided at the last minute to add three 'mini hampers' to the three already humungous main hampers.

And, the icing on the cake ... a big 'thank you' to Healesville CFA for their magic in getting Santa to Healesville for the prize draw.

Our winners, all local shoppers who had picked up their free entry during their Christmas shopping in Healesville, were thrilled.

Hamper winner, Melissa, summed it up in thanking the traders and all those who 'shopped local'.

"I think the locals have really supported everyone this year. We don't always need to rely on the tourists. We can support our own."

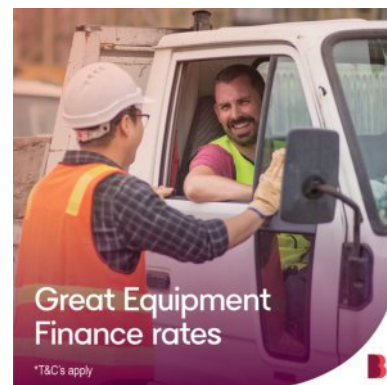


Local musicians Heather, Bette, Bob, Roger, Wendy and Doug entertained on the final Twilight Shopping night

### Equipment Finance

Need to buy new vehicles, plant or equipment? Bendigo Bank can help you keep your capital and manage your cashflow.

Find out more. Call us on 5962 1011 or visit <https://www.bendigobank.com.au/equiploan>



## SHAREHOLDER REPORT

Nearly 10 years ago the community of Healesville and the surrounding district bought enough shares to establish our community bank which makes us nearly 10 years old! We will be celebrating this important milestone on 18 February.

As we head into 2021 have you considered investing in your local community bank for you or your family? It is a great way to support our town and the district and ensure the ongoing presence of a local bank who is here for you and the community. Up to 80% of our profits go back to the community.

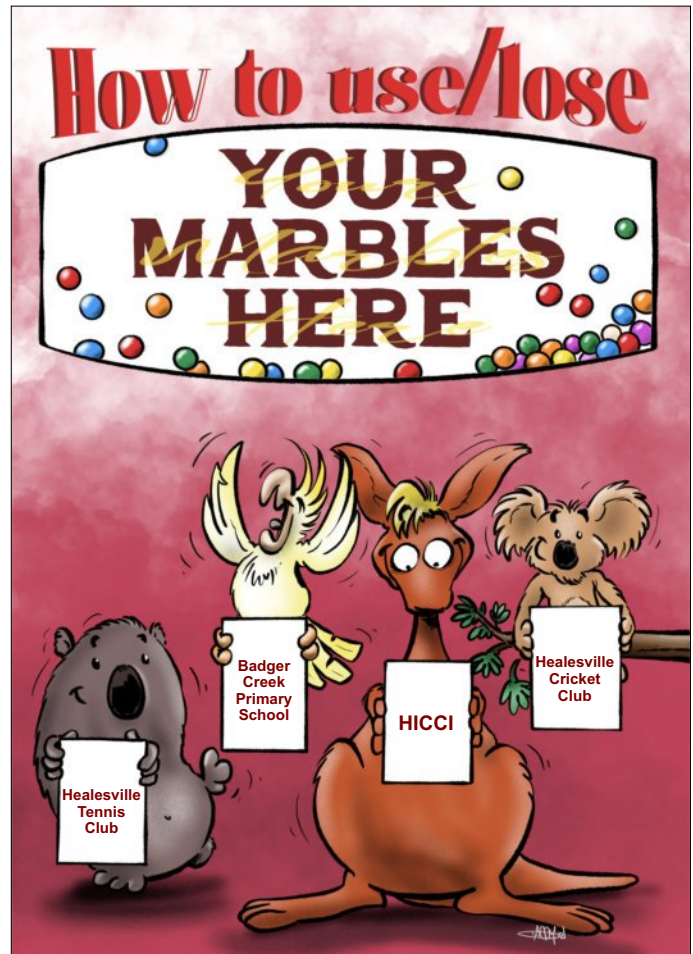
We have small to large parcels available for sale from shareholders who for personal reasons, like moving to a different region, have decided to move on and sell their shares. If you want to get involved as a shareholder email us at [shares@hdcel.com.au](mailto:shares@hdcel.com.au) to enquire!

Helen Wood  
Company Secretary

**Your home loan  
and insurance all  
under one roof**



Healesville and District Community Enterprise Limited  
205 Maroondah Highway, Healesville VIC 3777  
ABN 18 139 499 326  
Directors: Bruce Argyle (Chair), Helen Wood (Company Secretary), Sue Jackson (Treasurer), Kath Gannaway, Danny Zemp, Geoff Sherman, Caroline Evans, Laurie Webb, Jo Bagg, Leigh Harry and Damien North.



On a scale of 1-10, our new rewards for new accounts campaign is a 10 out of 10 winner for community groups.

Everyone who opens an account can support one or more of four community groups over a six month period by placing marbles in a jar. The number of marbles is gauged on the type of account and at the end of six months each will receive a grant based on the number of marbles. A huge 'thank you' to all the customers who are already supporting Healesville Cricket Club, HICCI, Badger Creek Primary and Healesville Tennis Club with their new banking. Why not join them?

### VALE FRED WARD

It is with great sadness that we marked the passing in January of Fred Ward. Fred was an H&DCE Board member and, with our eternal gratitude, our first treasurer. Fred's expertise as an accountant was a great asset in those formative years of the bank, but it was his charm, integrity, cool head, sense of humour and ready smile that so endeared Fred to us all. Our heartfelt condolences to Fred's family and many community friends.

### **B Community Bank • Healesville**

205 Maroondah Highway, Healesville VIC 3777  
Opening hours: Mon-Thu 09:30-16:00 Fri 09:30-17:00  
Website: <https://www.bendigobank.com.au/healesville>  
Facebook: Healesville Community Bank Branch

Keeley Mahoney  
Branch Manager  
Phone: 5962 1011  
0418 821 696

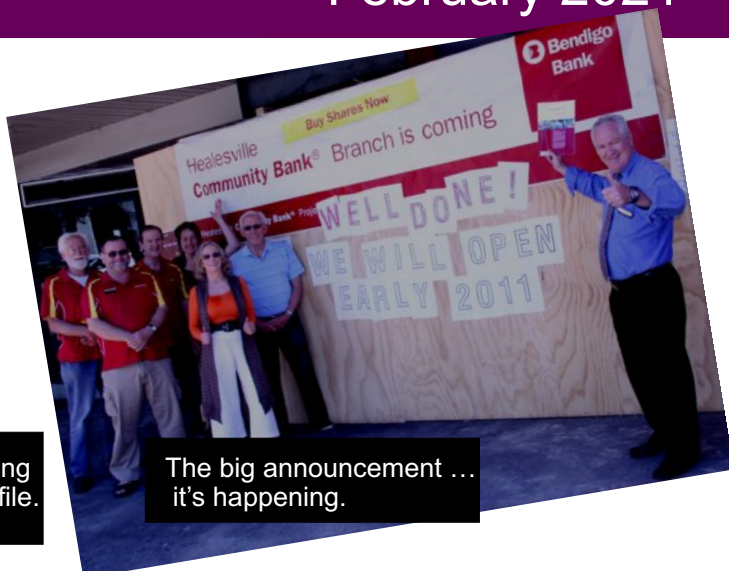
[keeley.mahoney@bendigoadelaide.com.au](mailto:keeley.mahoney@bendigoadelaide.com.au)







Securing this shop front several months ahead of opening was a leap of faith that gave the bank a main street profile.



The big announcement ... it's happening.



The Rotary Club of Healesville have been solid supporters and partners.

## A DECADE OF COMMUNITY BANKING...



Team members Shelli, Brooke, Rosanna and Luci with the Bendigo Bank Piggy mascot.



Healesville Wildlife Shop was one of the first local businesses to come on board.



Support for major community events such as Healesville's 150th Anniversary.



Healesville Community Bank got behind the Save Healesville Hospital campaign.



