



A 'MARBLESS' RESULT FOR COMMUNITY GROUPS

Congratulations to HICCI, Healesville Tennis Club, Healesville Cricket Club and Badger Creek Primary School who have shared in \$3,750 in grants as part of our first round of our 'Lose Your Marbles' campaign.

Over the past six months our customers have voted with their marbles to support their chosen group after opening a new account or purchasing a financial product ranging from insurance to home loans. Thanks to our wonderful customers, HICCI will receive \$2000, Badger Creek Primary School \$1000, Healesville Tennis Club \$500 and Healesville Cricket Club \$250.

HICCI Executive Officer, Alison Gommers, pictured above with Branch Manager Keeley Mahoney, was delighted to hear of the support for the organisation that was reflected in the marble count.

HICCI is the key provider of welfare to those in need in Healesville and Yarra Glen.

Alison said the ongoing support from Healesville Community Bank was greatly appreciated.

"This is just another occurrence of that ongoing support that we can once again put back into the community," she said.

Keeley said customers have loved being part of a rewards program that gives them the opportunity to directly contribute to a local group they support. She added that she and the branch team have also been rewarded by helping customers engaging directly in supporting their community with their banking.

From July through to December, customers will have the opportunity to support four new groups - Healesville Pony Club, Healesville Primary School, Robyn Jane Children's Centre and Healesville Swimming Club.

Call into the bank and ask our staff how you can help these groups through your banking and to let us know if you are part of a group that would like to be considered for inclusion in the next round.

... valuable information on everything from budgeting, scams and frauds to elder abuse, online-banking, financial hardship and financial literacy.

Chairperson Update

I am delighted to be able to report continued growth in activity over recent months with our Branch customers growing by a further 10% since we reached our 2000th customer (Lyrebird College) in August 2020. In addition we reached a total balance over \$100M in January. This has been achieved by the hard work and competence of our staff - Keeley, Dan, Shelli and Luci. We are also delighted to announce the addition of Kylie to our team, who will be adding to our lending expertise.

With the most recent lockdown it has again been a very challenging time for all of us with COVID restrictions and I want to take this opportunity to again reach out to customers, businesses and shareholders to say that if there is any way we can further assist you then please talk with one of our very helpful staff team in the branch.

On the 18th February we celebrated 10 years as a Community Bank and even though we were not able to meet in Queen's Park for the celebrations, we were able to mark this special milestone with grants to 10 local community groups.

As we approach the end of another financial year can I take this opportunity on behalf of the Board and Staff to thank all of our customers and shareholders for your wonderful support and we look forward to continuing to partner with you in the year ahead. The very best way you can do this is to spread the word about our friendly and helpful service and our competitive rates to family, friends and neighbours.

Bruce Argyle
Chairperson



We had a great response to our 'All Things Financial' series presented on Yarra Valley FM 99.1 in February/March. The series was hosted by our Chair and FM 99.1 presenter, Bruce Argyle, along with Vicki Senior, manager, Woori Yallock Community Bank and expert guests. Healesville, Warburton/Yarra Junction and Woori Yallock Community Bank Branches joined forces this year as YVFM 99.1 station sponsors.

Collaborating with our neighbouring branches on opportunities that benefit the broader Yarra Valley region, such as Yarra Valley FM's contribution to informing and entertaining communities across the Yarra Valley, maximises our hard-earned sponsorship dollars and provides 24/7 promotion opportunities for the participating Bendigo Community Banks. The series was aired on Bruce's Community Conversations program (9am to 10am on Thursdays) and provided valuable information on everything from budgeting, scams and frauds to online-banking, elder abuse, financial hardship and financial literacy.

The entire series is now up on the YVFM 99.1 website as podcasts. Go to <https://yarravalleyfm.org.au/> and click on the podcast link.

SAVE THE DATE

YRFS - Warburton Film Festival

The Yarra Ranges Film Society's 37th festival will feature five films over the weekend **14-16 OCTOBER**. The films, made in either 2018 or 2019 with origins in Iceland, Norway, Australia, and New Zealand, have had limited release in Australia.

Healesville Women 4 Women

The 2021 event "Like A Girl, Like A Woman - Celebrating Diversity" is on **SUNDAY, 24 OCTOBER**, Featuring inspiring speakers, workshops, activities and a delicious lunch at The Memo. Free event but prior registration required. Women4Women facebook page for updates.

Healesville Music Festival

A celebration on the weekend of **12-14 NOVEMBER** ... a home-grown celebration of music at Healesville Racecourse along with free entry pop-up artistic performances across the town. Features all genres - rock, blues, soul, roots, folk and dance as well as spoken word events, morning yoga and children's entertainers.
<https://www.healesvillemusicfestival.com.au/>

H&DCEL ANNUAL GENERAL MEETING will be held on **SATURDAY, 20 NOVEMBER**. Venue to be advised.

ROTARY CLUB OF HEALEVILLE'S DOGS DAY OUT MARCH 2022. Date to be advised.



A WINDOW ON LOCAL BUSINESS

Supporting local business is something we, and we know our customers and shareholders, are passionate about.

Making the bank's high-profile window space available to our local business customers is a win/win ... our customers get to showcase their business, and we get beautiful, creative window displays.

Our current, eye-catching, display is for our 'across-the-road' neighbour, 'Miss Spelt's Grains & Goodies', an organic health and bulk food store, supporting Healesville since 2013.

Recently expanded under new management of Michelle Collins & Dilan Samathilake, Miss Spelt's focus is to provide chemical-free, plastic-free, allergy-free and organic product & produce to all their customers. Miss Spelt's take pride in advocating for environmental sustainability, supporting local farmers & makers in Yarra Valley and providing a friendly customer service.

Ask at the branch about how we can help your business. We welcome expressions of interest from local businesses for future displays.

WIN a new car!



Bendigo Bank

WIN a new car!

For over 130 years Bendigo Bank Insurance has been protecting Australians from the unexpected. And what's more unexpected than winning a brand new car!

Take out a new home, car or landlords insurance policy between 7 June and 6 August 2021 to go into the draw to win a new Kia Rio!

Bendigo Bank Insurance – one less thing to worry about.



Competition also open to Adelaide Bank. Aus. res. 18+ only. Starts 7/6/21 12am AEST. Ends 6/8/21 11:59pm AEST. Limit 1 entry/policy. Draw: 12pm AEST, 13/8/21, Plexus, Level 4, 411 Collins Street, Melbourne VIC 3000. Prize: 1 x red Kia Rio S Automatic 2021 (valued up to \$23,045.22). Winner published at bendigobank.com.au/insurance on 13/8/21. Promoter: Bendigo and Adelaide Bank Ltd ABN 11 068 049 178. The Bendigo Centre - 22 Bath Lane, Bendigo VIC 3550. See <https://bit.ly/3eYOTv> competition for Terms and Conditions. NSW Authority No. TP100185, Permit No's: ACT TP21/00649 & SA T21/007. Insurance issued by Insurance Australia Limited trading as CGU Insurance ABN 11 000 016 722. The Bank acts under its own AFSL 237879 and under an agreement with the issuer. Any advice is of a general nature only, you should consider the relevant PDS available in branch or at bendigobank.com.au and whether the insurance is appropriate for you before purchase. Offer is subject to the full Terms and Conditions and underwriting criteria. (1592104-1611577) (05/21)

SHAREHOLDER REPORT

To all shareholders we say THANK YOU as you are big part of why we can contribute benefits to the community and continue this as we grow our customer base and have more and more people banking locally.

In 2021 the focus on generating interest in being a shareholder and engaging with our current shareholders has remained a focus. While COVID has interrupted some of our plans it has overall presented an opportunity to think about how we can support our local community.

The bank continues to play an important role in the community and with the latest challenges we have all experienced we have continued to think about ways we can support our shareholders and community even more. We have some new shareholders join us this year which has been great news and an indication that banking local is still very important to members of our community.

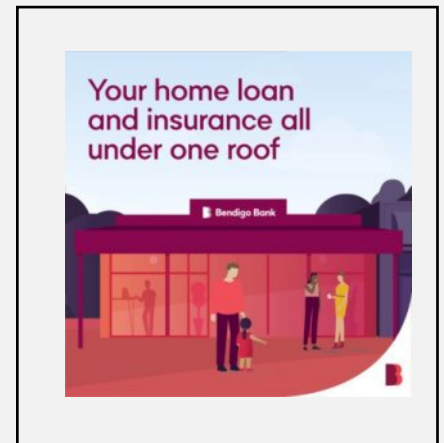
We have also launched a 'buy local' campaign around shares in the community bank. See below if you are interested in buying shares or expanding your current shareholding. The Board is working hard to increase interest in our Community Bank and as a shareholder you can contribute to this by referring your friends and family to our branch to see if we can offer them some great banking products!

We hope that you already bank with us but if you don't please contact Keeley our Bank Manager at Keeley.Mahoney@bendigoadelaide.com.au or call into the branch. We have increased safety measures in the branch and can also offer you support with day to day and business banking.

As more locals bank with us our profits will increase. Up to 80% of these profits will go back to community and to community projects so it is a great reason to bank locally!

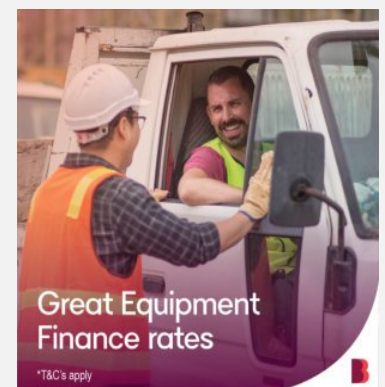
We would remind shareholders who may have any change in contact details (phone, email or postal) to let us know at shares@hdccl.com.au or pop in to the branch and leave your new details with our lovely staff. We still have some shareholders who due to personal circumstances would like to sell their shares – if you are interested in increasing your shareholding, or have friends who may be interested in purchasing shares please get in touch at shares@hdccl.com.au

Helen Wood
Company Secretary



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>



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, Caroline Evans, Jo Bagg, Leigh Harry and Damian North.

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
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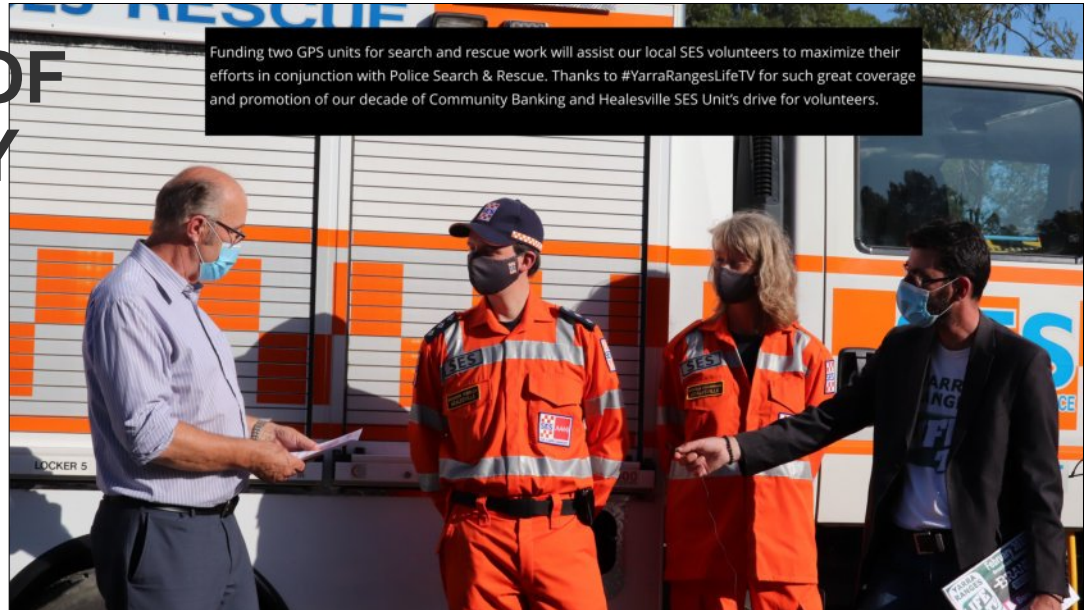
A DECADE OF COMMUNITY BANKING...

Cancelling our 10th birthday celebrations with the community in February was a big disappointment.

However ... distributing 10 \$500 grants to the local organisations featured on these pages has been a much appreciated way of recognising this significant milestone on behalf of our customers and our shareholders.

Our in-branch displays reflecting on not only sponsorships but our in-kind support of the Healesville and Yarra Glen communities have also been well received.

Pop into the bank over the next six months to see the decade by decade photographic display celebrating our joint progress and contribution so far.



Funding two GPS units for search and rescue work will assist our local SES volunteers to maximize their efforts in conjunction with Police Search & Rescue. Thanks to #YarraRangesLifeTV for such great coverage and promotion of our decade of Community Banking and Healesville SES Unit's drive for volunteers.



Continuing support of the Yarra Ranges Film Society's Healesville Mini Film Festival with the printing of their 2021 program. Congratulations on another successful festival in April 2021.

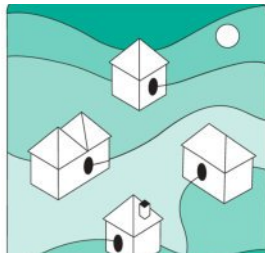


Happy to be contributing to an air conditioner for the wonderful volunteers who make the Healesville Living & Learning Op Shop such a vibrant and pleasant place to shop and to recycle. Visit <https://www.hllc.org.au> for the latest Living Learning program or to join the volunteer team.



Continuing a long-standing association with Healesville Bowling Club through annual sponsorship and participation in their hugely successful Corporate Bowls Competitions

A DECADE OF COMMUNITY BANKING ...



HEALESVILLE
WOMEN 4 WOMEN
ACCESS CONNECTION EMPOWERMENT

\$500 grant to supporting the 'Like A Girl, Like A Woman - Celebrating Diversity' event in October.

