

Shareholder Update

As we have previously committed to doing, a big focus for the Board in the coming year at the Healesville Community Bank is our Shareholders.

You collectively got us started as a community bank and continue to be the reason we can work towards returning significant benefits to the community.

Following the AGM in November we held the inaugural Shareholder Engagement and Information Session which was very worthwhile and a great opportunity for us to hear from both existing and potential shareholders.

For a first-time event attendance was strong and we had 7 share sales following the event which was also a great result. A big thank you to everyone who attended or passed on their apologies. We have committed to do this as an annual event

We would remind shareholders who may have any change in contact details (phone, email or postal) to let us know at shares@hdcel.com.au or pop in to the branch and leave your new details with our friendly 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@hdcel.com.au.

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

I look forward to meeting more of you over the coming months and if you have any questions at all please email us at shares@hdcel.com.au .

Healesville and District Community Enterprise Limited
205 Maroondah Highway , Healesville VIC 3777

ABN 18 139 499 326

Directors: Bruce Argyle (Chair), Helen Wood (Secretary), Sue Jackson (Treasurer), Kath Gannaway, Danny Zemp, Geoff Sherman, Caroline Evans, Laurie Webb and Jo Bagg.



Helen Wood
Company Secretary

Winter Webinar Success

Our free Winter Webinar Series was an important extension of the banking support we offered, and continue to provide, our customers and the community. Open to all, the series ran online from June to August the series was welcomed as a valuable contribution to sharing ideas, resources and information.

Our pool of expert and relevant guest speakers from the business and not-for-profit sectors covered three areas:

- * Fundraising/Managing a NFP during a crisis
- * Financial/Cashflow management
- * Re-imagining your business after COVID_19

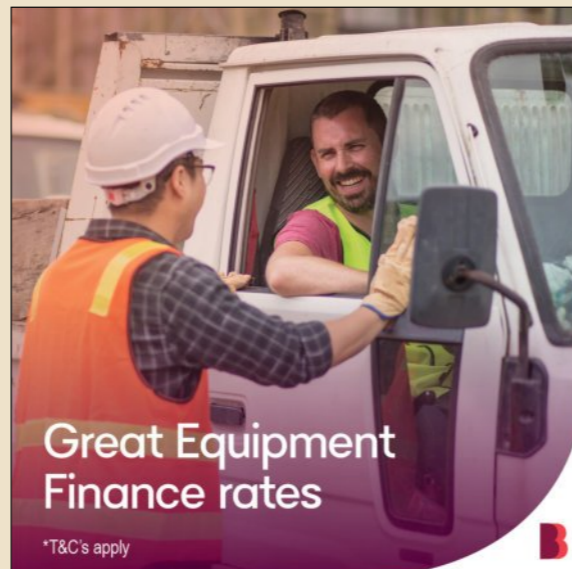
Here's what people said about the Webinars.

- "Having business relationships, in particular banking, who are there with you, and who you are able to connect to, is critically important. Not every bank offers that opportunity." Yarra Ranges Tourism CEO, Simon O'Callaghan.
- "It was great to hear from other organisations, and I think much of the information will be very useful to HICCI". HICCI President Rod Hysted.
- "There is lots of information out there, a lot is generic, not specific, and sometimes it's good to have someone who can give you specific advice, or direct you in appropriate direction," President of Tourism Network Yarra Valley, Ed McGettigan.
- "The information was valuable, and it was interesting to hear how others are dealing with the challenges posed by the current crisis, and adapting to the 'new normal'. Megan Buntine. Principal Megan J Buntine Consulting Services.

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Community Bank Healesville Newsletter

October 2020



Thanks to Director, Danny Zemp, for transforming our socially-distanced photoshoot into a joyful, fun and colourful work of art. From left - Keeley, Melissa, Bruce and Julie ... and friends!

Reaching our magic 2000th customer target in July was a fantastic achievement. One of three 10th birthday goals the Board and staff set earlier in the year, it was cause for celebration and a spirit-lifter in COVID times. It was also immensely satisfying that the 2000th customer is Lyrebird College, a school for young people with an Autism Spectrum Disorder (ASD) set to open in Coldstream in 2021. As a community driven and operated enterprise, Lyrebird is a perfect fit with our Community Bank model.

It was a 'smiles all round' moment when Chairman Bruce Argyle and Branch Manager Keeley Mahoney handed over a cheque for \$1000 to Lyrebird founder and Chairperson, Melissa Handbury, and inaugural Principal Julie Kugler (pictured above) in September. The \$1000 will buy books for the students and teachers.

Lyrebird College is about celebrating the strengths of its students and providing pathways to the future in an environment which is a nurturing, considerate, joyful and fun place to be, along with delivering a strong education curriculum.

Melissa and Julie said they are excited to be acknowledged by the Healesville Bendigo Bank and to know that the work that's been undertaken is appreciated by the community.

Community partnerships such as they now have with the Community Bank, its shareholders and customers, they said, importantly also contribute to a deeper understanding of ASD in the wider community.

Now that we have 2000 locals banking with our Community Bank, there's a new goal. What will it take to see 2500?

Notes from the Chair

Here we are in October, and what a year it's been.

The arrival of the COVID19 pandemic has significantly impacted most businesses and has seen a significant change in customer needs. Lockdowns have meant that staff have initiated new and flexible ways of providing our services and support in a Covid-safe way. We thank them for their dedication to the task, and to our valued customers.

Wanting to do more, our Directors initiated an online Winter Webinar series in three parts focusing on resourcing and supporting local businesses and community groups during the pandemic. We are also steaming ahead to our 10th birthday celebrations in February 2021. More about that in our next newsletter.

It is, however, with enthusiasm that I can report that for the third year we have seen another annual trading surplus for the company. Whilst acknowledging that we are in uncertain times, encouragingly, with the recent growth and forward budget projections, it remains our belief that we will now see a continuation of trading surpluses over coming years, will enable us to repay debt and issue a dividend to you, our shareholders.

The Community Bank model is unique. Being connected to our community means that we understand that successful customers assist to create a successful community. This community involvement is our real point of difference.

Our Healesville Community Bank Company has played its role in this milestone, supporting many projects and community groups with over \$100,000 to help Healesville grow and thrive. These community grants and sponsorships have made a significant difference to a number of local organisations including, most recently Lyrebird College, our 2000th customer, and our support of HICCI's community meals program.

We look forward to continuing, and increasing, our support of local groups as more people bank with us and our improving financial position allows us to increase our local grants program.

Our core focus is to meet the needs and expectations of our customers as they change. Increasing the level of business activity and engagement and thereby deepening our relationship with our customers, is our key point of difference.

A full report of the year's activities is contained in the Annual Report and will be available online ahead of our AGM on Saturday, 21 November, 2020.

In the meantime, on behalf of the Board of Directors I would encourage you, our shareholders, to be our ambassadors to the community at large.

You can certainly help your community company achieve greater success by encouraging members of your family, friends and acquaintances to bank with us.



Bruce Argyle
Chair

Meet Me In Main Street 2020



After the success of last year's event we are launching the second #MeetMeInMainStreet promotion on Healesville Community Bank Facebook on Tuesday, 1 December, 2020.* After being apart for much of the year we want to celebrate our community by encouraging friends and neighbours to catch up 'in real life' and support local businesses in the lead up to Christmas.

The promotion will run until Thursday, 17 December, and during this time you can win a \$50 voucher from a local business by –

- Following 'Healesville Community Bank Branch' on Facebook
- Taking a selfie, alone or with a friend, neighbour, colleague or trader in the Main Street
- 'Check in' to the bank's Facebook page and using #MeetMeInMainStreet

We would also love to hear about why you love to shop locally, who your favourite local trader is, who you're with or even who you'd love to 'bump into' in the Main Street. If you'd like to know more about the promotion, just call in at the bank and chat with Keeley and the team.


*The event will be postponed if COVID restrictions limiting the reasons to leave home are still in place.

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Save the date ...

Check out Healesville Music Festival's facebook page and keep the weekend of 28-29 November free for a fantastic program of live-streamed concerts. Just a reminder too that some of our regular sponsored community events are hoping to be back live next year – Covid-willing! Keep an eye out for updates, first of all for our Big 10th Birthday in February, then Rotary's Dogs' Day Out, Healesville Mini Film Festival, Women 4 Women Event and the Veteran's Car Show.

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

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