



Back to where it all began.

Back in September Jocelyn Owen, our Branch Manager, made a trip to Bendigo to the annual **Community Bank®** Conference. She decided to explore along the way and keep us all updated with photos. Jocelyn travelled through Port Campbell – the home of the 12 Apostles and known for dairy farming. Then on to Ballarat and the gold plains where she got the chance to look at their beautiful wheat and canola crops, such a similar sight to home. During her trip she visited many towns in between and was sure to visit the local businesses and speak to the local community members. They all seemed very excited about the last step in her journey which was the big visit back to the Motherland Bendigo where it all began 20 years ago!

A note from Joss –

Travelling through Victoria to the **Community Bank®** Conference in Bendigo was a great experience. Being my first time in Victoria I wasn't really sure what to expect. As I had travelled there to attend the **Community Bank®** Conference, I was eager to visit the small towns and communities that supported our banking model all those years ago. From touch down to take off the closest I got to the big smoke was the airport. Making my way through the regional towns was great, the landscape changes quickly there and it's definitely a lot greener than our southwest wheatbelt. The small towns seem to pop up a lot faster than our regional towns too. It was amazing to see the **Community Bank®** branches at every turn, their flags flying high and signs stamped everywhere boasting all the great things they had helped achieve in their communities.



I did try to take photos at all the **Community Bank®** branches I saw but my fellow traveller advised there was not enough time to keep stopping.

Bendigo is a lot larger than I had imagined. I visited and toured the Bendigo Bank head office on the first day. Leaving the offices I felt that the fact the organisation had chosen to hold their main offices in Bendigo instead of Melbourne spoke volumes.



Meeting up with Brad and Graeme we geared up for the first day of the conference. We heard from Marnie Baker, our Managing Director, firstly whose presentation on our vision, purpose and culture was very inspiring. Next was the man himself Rob Hunt, the founder of our **Community Bank®** model. He reflected on the past 20 years discussing the industry challenges we had overcome and the milestones we have achieved. Rob summed up his comments simply – a **Community Bank®** branch is a local business formed by, directed by, and driven by a community – the opportunities through this are limitless.

We were in awe as we heard some of the individual **Community Bank®** branch achievements, such as Upwey & Districts' \$4.4 million back into their communities. The one thing I did notice was the passion of the people for their community as they discussed their past achievements and future ambitions.

From this trip I have come away filled with more ideas and ambition for our **Community Bank®** branch and a feeling of being truly grateful that I am employed by a business which has the ability to make such a difference in so many ways to our community.

Kulin Community Bank® Branch Bush Races.

The annual event in Kulin that everyone looks forward to, last year's Kulin **Community Bank®** Branch was proud to take on the naming rights for the Kulin Bush Races. We are proud sponsors and love volunteering and being a part of the memorable event every year. We provide a personal cash out service for everyone on the day at the 'bank'. This year we also supplied a number of CommunityPos machines which were available for use at many spots throughout the track.

We were amazed that 2018 was the biggest year for the Kulin **Community Bank®** Branch Bush Races with a whopping number of 3,500 people attending the event. There were over 1,000 campers fully immersing themselves into the amazing experience. We would like to take a moment to thank everyone for volunteering their time and for their attendance at the Kulin **Community Bank®** Branch Bush Races.



Branch refurbishment.

Earlier in the year Kulin **Community Bank®** Branch underwent some extensions and a refurbishment. We were very excited to be able to complete this project on a local level, utilising local businesses for the majority of the works. The result of our branch expansion has been a board room, two offices (one of which is for our Business Development Manager, Tom Murphy) and a kitchenette. The Board hosted the Annual General Meeting in our new board room in October which was an excellent opportunity to try out the new space. We were delighted with the Board's decision to expand our branch and we would like to thank Brad Smoker who volunteered to be the project manager. The Kulin **Community Bank®** Branch refurbishment was completed in late August and we are in the final stages of putting the finishing touches on our new branch. We welcome everyone to come and visit the branch to check out our new look!

We would like to take this opportunity to thank the following businesses for their workmanship throughout expansion – Whitely Carpentry, Mullan Electrical, Brendan Sloggett, Gangells, Narrogin Flooring.



Supporting local businesses.

On 20 April 2018 The Flower Farmacy opened its doors for business. Every Friday our town is supplied with 'A Dose of Difference' including beautiful bunches of flowers, takeaway coffee and yummy local delights. We at Kulin **Community Bank®** Branch love supporting local businesses and definitely enjoy getting a beautiful bunch from Gen and Christie.



Kondinin Tennis Club Ladies Day.

Back on 19 October Kulin **Community Bank**® Branch was one of many sponsors for the Kondinin Tennis Club Ladies Day. 24 ladies from around the district came along to enjoy some great games of tennis, fantastic prizes and a delicious lunch held in the Bill Smoker Room. The results of the tournaments:

- **Best dressed:** Kelly Browning and Jen Henderer
- **Block 1 winners:** Tammy Wilkins and Yvonne Bowey
- **Block 1 runners up:** Noela Cole and Maxine Molini
- **Block 2 winners:** Nicola McKay and Veronica Crouch
- **Block 2 runners up:** (after a playoff) Fiona Chatfield and Danielle Robertson.



Kulin Community Bank® Branch kindy visit.

On 8 November we had a little visit from the Kindy kids. The Kindy Class visits Kulin **Community Bank**® Branch every year and we always look forward to it. Andrena gave the whole class a tour around the branch even showing them our newly completed branch offices. They got the chance to go behind the glass and have a look at all the number plates we keep in our drawers. We showed them the safe and they saw where all the money is kept, both notes and coins. They also saw where we organise everyone's change orders. Andrena then did a little activity with them, showing them how to fill out a deposit slip and how it gets stamped. They all had their own to fill out and even got to stamp it with the Piggy Stamp. Jocelyn told everyone the story of the **Community Bank**® model to finish up the visit. The whole class got to take home their deposit slip they had filled out and a balloon.

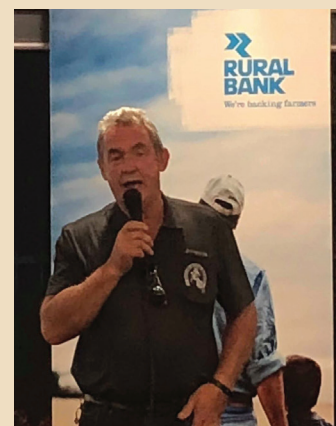
Pre-Harvest Shindig!

In partnership with the Kulin Bush Races on 9 November we had a little Shindig at the Freebairn Recreation Centre. Kulin **Community Bank**® Branch wanted to get everyone together to enjoy a little down time before the busy time of harvest began. Our Branch Manager Jocelyn wanted to take this opportunity to discuss what the partnership between Kulin **Community Bank**® Branch and Kulin Bush Races entails.

One thing to be taken away from what Jocelyn said is this:

"We all make up a vital part of this community – we may work locally, buy locally, some have local businesses, and most of us volunteer at some point. So, if we concentrate on our town's biggest event, the Kulin Bush Races, I would think most people played some role in it. So why did you do that? Maybe because you were asked, but why did you say yes? and continue to ask yourselves what's your why? – I believe it may come back to your core values as well as the feeling of belonging and adding value to the community where your heart is."

All of the staff and Board at Kulin **Community Bank**® Branch pride themselves on being a part of the community and putting it at the heart of everything they do.



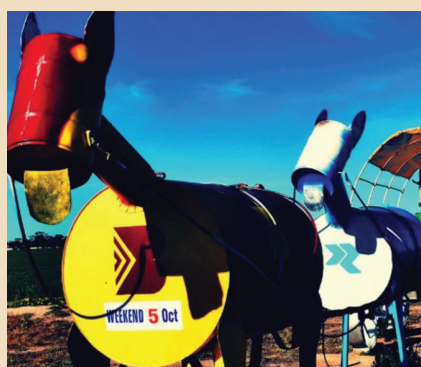
Kulin District High School Colour Run and Expo.

On 30 November Kulin District High School students displayed their year's work at the Enterprise Program Expo. We were so excited to see how well they displayed their work and products. Kulin **Community Bank**® Branch is so proud to have sponsored the program again this year with a total contribution of \$20,000! The students also had their annual Colour Run and we loved watching them have so much fun. They had an obstacle course to manoeuvre around with hay bales, having water squirted over them and teachers throwing coloured powder all over them – finishing up with a big slippery waterslide!

Sponsorships.

Donations from July to December 2018 totalling approximately \$34,000.

Camp Kulin	Kulin District High School
Kulin Kondinin Football Club	Kulin Community Bank ® Branch Bush Races
Kondinin Tennis Club Ladies Day	Kulin Bowling Club – Ladies Classic Tournament
Telethon Kids Carnival	Lake Grace Golf Club Flags
P & C Radio Breakfast	WANTFA Newdegate Demo Day
Kulin Community Christmas Party	



CommunityPos.

Kulin **Community Bank**® Branch is proud to support our community. One thing we can do to help and support our community and events is by supplying our CommunityPos machine.

What is CommunityPos? It is a portable EFTPOS machine that is available for hire to committees and groups that hold their banking with Bendigo Bank and are a not-for-profit organisation. The CommunityPos machine allows the groups and committees to have greater payment flexibility at all sorts of events and functions. So far to date our CommunityPos machine has been used at major town events, sporting canteens, fundraisers, charity auctions and much, much more.

How do I apply? Come in and see one of our friendly staff at Kulin **Community Bank**® Branch to get an application form, even if you do not currently have an account with us, we are more than happy to discuss options with you.

How does this benefit the community? So far with our CommunityPos machine we have saved the community over \$1,500 since 2017!



Kulin Community Financial Services 1/57 Bull Street, Kulin WA 6365 **ABN** 49 088 885 438

Directors: Derek Young (Chair), Graeme Robertson (Deputy Chair), Henry Hodgson, Jennie McInnes, Robin McInnes, Bradley Smoker, Cassi-Dee Vandenberg, Fiona Murphy – (Secretary/Treasurer).

Kulin Community Bank® Branch

1/57 Bull Street, Kulin WA 6365 Phone: 9880 1422

Opening hours: Monday to Thursday 9.30am – 4.00pm and Friday 9.30am – 5.00pm

Website: www.bendigobank.com.au/kulin facebook.com/kulincommunitybankbranch twitter.com/bendigobank



www.bendigobank.com.au

