



Kulin Community Bank Branch 20th birthday celebrations.

A note from the Kulin Community Bank Branch Board of Directors.



On 15 October last year we celebrated the 20th anniversary of the Kulin Community Bank Branch. We were joined by current and past staff, Directors, shareholders, customers and members of the Kulin community. We were delighted to welcome many Bendigo Bank and Rural Bank staff including Robert Musgrave (General Manager Corporate and Public Affairs), Col Brady (Head of Community Development), Dennis Teale (State Manager), Tim Batger (Regional Manager Agribusiness) to Kulin for the day.

Festivities began at 12 noon outside the Kulin Community Bank branch with current Director and MC for the day, Brad Smoker, welcoming everyone. Our inaugural Chairman, Graeme Robertson, reminisced about the opening of the first Community Bank branch in WA, and the hard work which went into making this happen. He described those integral to



bringing a Community Bank branch to Kulin, including Max Trenorden, National Party MLA at the time; Greg Hadlow, Kulin Shire CEO; Rob Hunt from Bendigo Bank who created the Community Bank model; the local steering committee and the Gangell family for building the branch. Graeme marvelled at the short turnaround between getting a branch approved, building and opening on 15 October 1999. Mia Davies, National Party MLA, addressed the crowd focusing on the strength of the Kulin community and the National Party's support for the Community Bank model in the early days. All present then re-enacted the photo taken at the opening.

Attendees then joined a walk past locations where Kulin Community Bank Branch has made significant contributions over the past 20 years. First stop was Kulin Retirement

Kulin Community Financial Services Limited 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 20th birthday celebrations (continued).

Homes where the bank contributed \$100,000 towards the construction of new units at Workman Estate in 2011.

Next stop was Kulin District High School for lunch and a presentation by students. The bank has donated more than \$70,000 to the school over the years, with the majority funding the Secondary Specialist Programme in which experts teach and expose high school students to new skills and career ideas over a three day block. Lunch was provided by the Kulin P&C Association and the Kulin Lions Club.

The crowd then walked to the Kulin Aquatic Centre via the Kulin Visitor Discovery Zone. The bank made a \$30,000 contribution to the redevelopment of the pool. A delicious afternoon tea was supplied by the KK Hockey Club. Tom Murphy, Kulin Community Bank Branch Business Development Manager, explained his role and the relationship with Rural Bank and why he does what he does.

A few lucky visitors, Directors and staff were then treated to a bus tour of Kulin, taking in the Tin Horse Highway, Jilakin Rock and the Kulin Bush Races track. Gerald Noble was the trusty bus driver and Norm Quicke kept all those on board thoroughly entertained.

The celebration continued with the sundowner at the Freebairn Recreation Centre. Kids were entertained by Fi Jasper and Tinny Harrington. Attendees enjoyed delicious platters by Amy Parnell from Acres of Taste.

Chairman Derek Young welcomed everyone and reflected on the benefits the Kulin Community Bank Branch has had on our town. Robert Musgrave explained how Bendigo Bank and the Community Bank model has developed over the years. He reflected on his memories of the opening of the Kulin Community Bank Branch and the strength of the Kulin community.

Andrena Mullan celebrated 20 years of work at the Kulin Community Bank Branch too. Andrena has worked at the branch since it's opening. Branch Manager Jocelyn Owen presented Andrena with a gift to acknowledge her amazing achievement. Original Directors of the Board, Graeme Robertson and Robbie McInnes, were also acknowledged for their continuing service.

A scrumptious dinner was enjoyed, with meat provided by Serg Lucchesi and Peter Riseborough and salads by Acres of Taste. The birthday cake

made by local cook, Linda Bradford was cut and enjoyed for dessert. Hayden McGlinn, a musician from Lake Grace entertained into the night.

The Board would like to thank everyone who attended our birthday celebration or helped out in any way. In particular we would like to thank Dani Barndon (Olyett) for coordinating the celebration.

We look forward to servicing the Kulin and surrounding communities for many years to come. We can't wait to see the contributions we can make to the Kulin and surrounding districts over the next 20 years – a fantastic benefit of banking locally.



AOOB's Rally.



The long weekend in September saw another successful AOOB Charity Rally.

The attendance was up on most other years with 20 vehicles participating. Taking off from Williams on the Friday night, after all being fitted with our Car stickers kindly supplied by the Kulin Community Bank Branch, we travelled with our first set of instructions to Wagin and stayed at the Woolorama grounds.

Saturday morning after breakfast there were many eager rally goers, as the AFL was due to start at midday, everyone wanted to be at the destination before bounce down.

That Saturday tested the oldest and newest of rally goers alike. Something was array with the instructions, but many persisted and chose not to open their 'where am I?' envelopes.

Some ended up in Katanning many hours later, which concerned the route planner, as unbeknownst to the rally goers, this was Sunday's lunch time destination. The news then came through that a right-hand turn had been detailed as a left hand. Word was then sent by the officials to head to Boyup Brook Golf Club for the AFL final. The setting at the golf club, along with the hospitality of the hosts, and a great putting competition, quickly eased the stress of the day.

Sunday morning, we headed to Katanning to a lovely lunch and then onto somewhere more familiar for dinner, Lake Grace. We held our charity auction on Sunday night and the Lake Grace community got into the spirit. With many laughs had and much bidding we were able to raise over \$18,000.



Monday morning, we headed off with our last set of instructions. We drove around the KBR track and then down the Tin Horse Highway. Many rally goers lost time here after stopping to photograph the tin horses! We headed onto Wickepin where the Hockey Club supplied lunch. Several awards were presented on the last lunch of the rally, two which can be mentioned, the best dressed car which went to Shrek who travelled from Geraldton for the rally, and of course the Rally winners' car Ian and Ian in car 14!

Special thank you to all the sponsors, officials and rally goers, the clubs and the groups who catered for us over the weekend.

Jocelyn Brandis
AOOB Secretary and Treasurer

Lake Grace Agency.

On Wednesday 16 October 2019 Kulin Community Bank Branch opened an agency at the Lake Grace Community Pharmacy on Stubbs Street. We were so excited for the venture ahead and to be able to service our customers in the Lake Grace, Newdegate and Lake King areas. It was with great disappointment that on Friday 22 November 2019 we had the closure of the agency as the Agents chose to terminate their agreement with Bendigo as solutions to their concerns could not be accommodated. While this is a disappointing setback, especially so soon after opening, it is not the end of our commitment to the Lakes District. The staff and Board of the Kulin Community Bank Branch are determined to provide a facility that is open five days per

week, is beneficial to your communities and has a long-term future. We would love to hear any expressions of interest into where the agency could be located in the future. If you've seen the agency 'pod' you'll notice that it takes up little room and, with a bit of effort could be a great addition to any business. Jocelyn Owen (0427 801 422) and Tom Murphy (0488 422 477) will continue servicing the district as they have for the last three years; they enjoy getting out there and are also committed to making this a long-term fixture in Lake Grace. If you have any questions, please don't hesitate to contact the branch.

Kondinin ladies tennis day.

I write to thank you so much for sponsoring our fourth Kondinin Ladies Day Tennis Tournament held on Friday 25 October 2019.

We had a fabulous turn out of ladies from across the district of all ages and abilities. We were very fortunate with the weather and everyone reported that they had a wonderful day, enjoyed a delicious lunch and hoped that it would continue next year.

With the generous sponsorship we received for the day we were able to provide some great prizes. Your banner was placed on display, a list of all sponsors was included on several posters around the venue and the sponsors were mentioned in the presentations and have also been publicised through social media.

This year we were also very pleased to be in a position to provide a donation to the Kondinin-Hyden St John's Ambulance who, with a small group of volunteers, play an invaluable role in our community.

Thank you for supporting our tennis club.

Yours sincerely

Tory Young
Secretary, Kondinin Tennis Club



Newdegate Field Day.

On 4-5 September 2019 Kulin Community Bank Branch went out in force for the Newdegate Field Day. Over the two days majority of the staff from the branch came out to help, from helping count money behind the scenes, to being at the railway building for customers to stop by for a chat. We also had several staff from Peth Head office, other branches and Rural Bank staff.

We would like to congratulate Suzanne Delandgrafft Moore who won the Newdegate Field Days art competition which was sponsored by Rural Bank. We did a little bit of exploring ourselves while we were there over the two days, we hope to see everyone again in 2020!



GenAg 2019 draws a crowd to Kulin!

#GenAg2019

Taken from the Kulin Update written by the Community Resource Centre.

The next generation of 80 farmers came together at Kulin on Tuesday 30 July for a day of information and interaction hosted biennially by the Kulin CRC in conjunction with the Kulin Community Bank Branch.

The theme was 'Spirit of Connection' and explored the development of modern farming and the important role connecting with other players in agriculture.

Kulin Community Bank Branch Business Development Manager, Tom Murphy said, "GenAg 2019 was really well received by all attendees. The broad range of speakers created much conversation in the room, from topics such as succession planning, retaining the live export trade, Social Media W.I.F.E and personality profiling to name a few.

It is important that we continue to make what we do better in the ag industry and GenAg, while not a technically focussed day, has given attendees lots to think about regarding how to make not only their own businesses better but the ag industry as a whole."

Will Rayner CFO Rural Bank was invited to present at the event. Will provided a valuable insight into the many challenges facing the ag industry currently and into the future. He also delivered some tips to growers about what to expect from their finance providers when assessing their lending requirements.



Kulin District High School.

A note from Principal Jamie Mawer.



The Secondary Specialist Programme is an initiative of, and wholly sponsored by, the Kulin Community Bank Branch. It has been running twice a year for usually three days at a time. This programme allows students at the school to do things they otherwise would not be able



to do. Past activities have included drones, photography, gymnastics, graffiti, sign writing, metal fabrication and music production. The programme also builds on prior skills as well as teaching new ones.

Our last programme was in November (pictures below), when the students were once again able to choose from areas of interest. This time, the activities were Woodwork, a firm favourite; Mechanics, where an old car came back to life; Jewellery Making, new this year and very, very popular; Theatre Makeup, which kept everyone engrossed; and Pottery – a surprise hit.

This is not a programme that could run without the very generous support of our local Community Bank branch.



Chairman's wrap up.

On behalf of the Directors of Kulin Community Financial Services Limited I would like to take this opportunity to thank the customers of our Community Bank branch for their support this past year.



Whilst it was a challenging year for those of us farming, it was still financially rewarding thanks to good commodity pricing.

I would especially like to thank our branch staff for their support in making our year a success as our progress is directly attributable to their work and effort. This was reflected in our bank book growing by almost \$25 million for the past financial year.

This achievement enhances our ability to further support our region and our community groups with \$25,500 already distributed in the past six months.

We look forward to your continuing support and if you are not currently banking with us please consider contacting our branch to see what your Community Bank branch can help you with.

With regards,

Derek Young
Chairman

A small farewell to a special someone.

From all the staff and Board of Kulin Community Bank Branch we would like to take moment to farewell one of our staff members, Esther Compton. Esther was a valued staff member and known to most in our community. Esther has decided to concentrate on her business as a make-up artist. She is amazingly talented and we wish her all of the success as she moves forward in her journey. You can have a look at her fantastic work via Facebook – www.facebook.com/makeupbyecompton

Sponsorships.

Donations from July to December 2019 totalling approximately \$21,375.

Kulin District High School	GenAg
Kulin Golf Club	Kulin Bowling Club
Kulin Bush Races	AOOB Car Rally Sponsorship
Kondinin Tennis Club Inc	Lake King Primary School
2018 Rates early payment incentive prize Shire of Kulin	
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Kulin Community Bank Branch

1/57 Bull Street, Kulin 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/bendigobank twitter.com/bendigobank



www.bendigobank.com.au

