



Christmas message from our Community Bank® company Chair.

Our **Community Bank**® branches are entering unfamiliar territory this Christmas break, with the prospect of entering the New Year without Senior Manager Rod Browning at the helm.



Rod Browning, Senior Manager, is retiring at the end of 2016. Lancefield Manager, Michael O'Gorman, will step up to the Senior Manager role.

Rod has been a constant with our **Community Bank**® branches for all but a few short months after we opened our doors in 2001, so it will seem strange going into 2017 without him. We are grateful for Rod's contribution both to our **Community Bank**® branches and the community as a whole.

But Rod's retirement has opened the door for Lancefield Manager Michael O'Gorman to step up to the Senior Manager role, and our future looks equally bright.

I also take this opportunity to wish our **Community Bank**® branch staff, the company's support team, our customers, the wider community and my fellow

Directors a happy and safe Christmas and New Year. I'm sure we'll all come back invigorated for the year ahead.

Looking back, we've had a year of achievement. Our company's trading profit, before the payment of community grants and sponsorships, was over \$400,000. The hard work of our Managers and staff, and the ongoing support of our customers, enabled us to invest a further \$110,000 towards community projects and sponsorships.

Our grants night at the Lancefield Mechanics Institute on 19 October underlined how important our **Community Bank**® branches are to the community, as we heard how a multitude of clubs, organisations and projects will share in a better future thanks to our funding support.

Our partnership with the community is unique, and we hear every day how we are making a difference.

We have now committed well over \$1 million to community projects and organisations since our formation. Many projects that we have invested in would not have been possible without our support, and

the community members who have chosen to bank with us.

This year, one of the projects supported by a community grant was recognised by the broader **Community Bank**® network. The upgrade of the kitchen at the Lancefield Mechanics Institute hall, in which we invested \$40,000, was nominated for a 'Community Choice Award', ranking it amongst the top five **Community Bank**® investments in regional Victoria.

What is particularly gratifying about this project was that the kitchen almost immediately underwent its own 'baptism of fire'. It was critical to the ability of our community to provide support to the CFA and other volunteers in fighting the October 2015 Lancefield/Benloch bushfire.

Another of our achievements during the year was the completion of the landscaping at the Romsey branch, providing Romsey with another public space close to the main shopping centre.

Our total funds under management now exceed \$200 million for the branches combined, so it's obvious that we play a key role in the economic and financial health of our community.

We've got a lot to look forward to in 2017. I wish everyone all the best, and reaffirm the commitment by our company's Board that we will continue to serve the interests of our community.

David Plunkett
Chair



A few of the beautifully decorated Community Christmas Trees forming part of RRBATA's 'Christmas in Romsey 2016', of which we are a proud sponsor.

Lancefield & Romsey Community Financial Services Ltd 20A High Street, Lancefield VIC 3435 ABN 44 093 517 714

Directors: Ken Allender, Rob Bryant, Donna Fabris, Neville Henderson, Andrea Knight, Tim McCarthy, Michael Meehan, Russell Pattinson, David Plunkett, Graeme Walker.

Bank grants help our community to grow.

Our Lancefield and Romsey **Community Bank**[®] branches are continuing to help our communities to grow, with a recent announcement of 47 grants and sponsorships worth more than \$109,000.

Lancefield and Romsey **Community Bank**[®] Company Chair, David Plunkett, said more than \$1.1 million had now been given to clubs, community groups and a range of other organisations around the district over the past 16 years.

Our 2016/17 funding handout is \$109,203, comprising \$65,355 in 24 community grants and \$43,848 in sporting and event sponsorships.

Mr Plunkett said the funding of local groups and community projects was the culmination of the effort of local residents when they worked together more than 16 years ago to bring the **Community Bank**[®] concept to Lancefield and Romsey.

The Romsey and Lancefield Mechanics Institutes are each receiving \$7,500 for much needed improvements as part of ongoing projects on the two iconic halls, while local emergency services are sharing \$9,000 for works to help keep our communities safe. Our three local schools; Lancefield Primary, Romsey Primary and St Mary's Primary, are also sharing \$9,000 for programs to help develop resilience among the students.

Mr Plunkett said local groups benefited with significant funding thanks to the unique profit sharing arrangements under Bendigo Bank's **Community Bank**[®] concept.

"This latest allocation provides further proof that local residents and businesses who bank with us are helping make a direct contribution to funding worthwhile projects and groups in the community," he said.

"By supporting their **Community Bank**[®] branches, they are also proudly supporting the groups receiving these grants and sponsorships."

The Lancefield and Romsey **Community Bank**[®] branches are operated on behalf of around 500 local residents and businesses, who put up their own money to become shareholders.

"The banking service alone which we provide is a significant contribution to the prosperity of our district, yet it is the extra step we take that sets our **Community Bank**[®] branches apart," Mr Plunkett said.

"Unlike any other business, our **Community Bank**[®] company disperses its profits in a truly remarkable way to enhance the lives of people here in Lancefield and Romsey."

Lancefield and Romsey community members enjoyed our Community Investment Evening, held on 19 October 2016.



The Lancefield and Romsey **Community Bank**[®] branches have shared more than \$1.1 million in grants and sponsorships with local groups over the past 16 years.



Lancefield Primary School received a grant of \$2,000 to purchase new books for the school library, and an event sponsorship to assist with the promotion of the school's Comedy Gala fundraising event, held in August. From L-R: Jo Emond (Acting Principal), Jacqui Green (School Council) and Andrea Van Gils (Teacher) of Lancefield Primary School.



Romsey Fire Brigade received a \$3,250 grant to fund the purchase and installation of a new emergency radio system, and Heskett-Kerrie Fire Brigade will use its \$1,800 grant for landscaping to ensure a safe outdoor training environment. From L-R: Glenn Dalgarno, Nic Needham and Paul Wallworth of Romsey Fire Brigade and Greg Brownbill of Heskett-Kerrie Fire Brigade.



Ruth Green and Fay Scarr of Barton (Seymour) Historic Cottage were pleased to receive a grant of \$846.80 for the construction of a 24m by 2m garden bed to house the National Collection of Arum Species.



From L-R: Andrea Knight (Director), Michael O'Gorman (Branch Manager, Lancefield), Rod Browning (Senior Manager, Romsey) and Neville Henderson (Director).



The Lancefield and Romsey Mechanics Institutes each received a grant of \$7,500. The LMI will use the funds to upgrade security and heating, while the RMI will embark on a new project to prepare this iconic building for new gas heaters. From L-R: Tony Lakey and Kathy Lakey of Romsey Mechanics Institute, John Severson of Lancefield Mechanics Institute and Julie Smith of Romsey Mechanics Institute.

2016-17 Community Grants.

Community Grants under \$5,000	Funding
Lancefield Men's Shed – for upgrades to the Lancefield Men's Shed kitchen	\$1,400
Nulla Vale CFA – for 4 x Icom handheld UHF 5 watt radios	\$400
Lancefield Kindergarten – for further development of the outdoor, under cover play area	\$2,500
Barton (Seymour) Historic Cottage – for construction of a 24m x 2m garden bed to house the National Collection of Arum Species	\$846
Lancefield & District Pony Club – for repairs to show jumping equipment	\$3,500
Romsey Tennis Club – for repairs to the main court	\$3,000
Macedon Ranges Masonic Lodge #97 – for a Breakfast Program for the kids of Lancefield Primary School	\$2,000
Hesket-Kerrie Fire Brigade – to level, compact and spread crushed rock, to provide a safe and clean training and work environment	\$800
Romsey Fire Brigade – for the purchase and installation of an emergency radio system	\$2,250
Romsey Lancefield Little Athletics Club – towards the purchase of timing gates	\$1,000
Lancefield Cemetery Trust – for the installation of street signs indicating denomination, row and grave numbers	\$1,499
Romsey Playgroup – for moving the sandpit, installing rubber matting and developing an outdoor sensory area	\$4,000
Lancefield Equestrian Group (LEG) – for Stage 1 of a refit of the LEG Club Room	\$4,996
Romsey Region Business & Tourism Association (RRBATA) – for marketing equipment (tear drop flags and pull up banner) to be used at events and forums	\$725
Greater Romsey All Abilities Park (GRAAP) – for double-sided teardrop flags, a pull up banner and a 3x3 metre gazebo	\$1,500
Lancefield Country Women's Association (CWA) – for quilting/display stands for the annual Spring Show	\$220
Lancefield Primary School (LPS) – for books for the LPS library, to be used during 'toddler storytime' and by students	\$2,000
Romsey Cricket Club – for laying a new surface and reshaping the area surrounding the cricket pitch at Bendigo Bank Oval, Romsey	\$1,718
Deep Creek Landcare Group – for the Junior Landcare Support Project	\$2,500
Romsey Toy Library – for two outdoor adventure packs, featuring toys, games and puzzles	\$2,000
RRBATA – for the Romsey Historic Building/Site Plaque Program, as a component of the Romsey Streetscape Project	\$2,500
Emergency Services Grants	
\$1,000 each to our local Emergency Services, including Benloch Fire Brigade, Bolinda-Monegeetta Fire Brigade, Hesket-Kerrie Fire Brigade, Lancefield Fire Brigade, Newham Fire Brigade, Nulla Vale CFA, Romsey Fire Brigade, Romsey-Lancefield & District Ambulance Auxiliary and Springfield CFA	\$9,000
Community Grants over \$5,000	
Lancefield Mechanics Institute (LMI) – for upgrading security and heating by replacing emergency exit doors and converting to natural gas	\$7,500
Romsey Mechanics Institute (RMI) – for a two stage project to prepare the RMI building and install gas log-fire heaters into fireplaces	\$7,500
Total	\$65,355

2016-17 Sponsorships.

\$9,000 towards helping our children.

School Sponsorships

- Romsey Primary School – You Can Do It program
- Lancefield Primary School – KidsMatter program
- St Mary's Primary School – You Can Do It program



Total funding for sporting and event sponsorships \$43,848.

Sporting Sponsorships

- Lancefield Auskick
- Lancefield Junior Football Netball Club
- Romsey Garden Club/Romsey Neighbourhood House (RNH)
- Lancefield Park Recreation Reserve
- Romsey Golf Club
- Lancefield Tennis Club
- Romsey Cricket Club
- Lancefield Bowling Club
- Lancefield Golf Club
- Romsey Sporting Association
- Lancefield & District Pony Club
- Romsey Junior Football Netball Club
- Lancefield Equestrian Group

Event Sponsorships

- Lancefield and Central Highlands Kennel Club – dog shows
- Romsey Bowling Club – Fours Tournament
- Lancefield Light Harness Club – Harness Race Meeting
- Romsey Fire Brigade – Community Safety Day
- Lancefield/Macedon Ranges Relay for Life
- RMI and RNH – Antiques Fair
- Lancefield Football Netball Club – Lancefield Swap Meet
- RRBATA – Christmas in Romsey 2016
- St Mary's Primary School – drive-in movie

Hall aboard at Romsey.

The Romsey Mechanics Institute, the town's iconic hall, has received a much-needed facelift, thanks to our **Community Bank**[®] branches.

Through our Community Investment Program, the RMI received \$20,000 for repairs and refurbishment, including roofing, painting and weatherboards.

A more attractive and welcoming RMI hall will lead to increased use of the building – part of our town for 130 years. With our grant, it will be here for many years to come.



We rate our home loans. And so do our customers.*

At Lancefield and Romsey **Community Bank**[®] branches we understand that having a great rate means nothing without great service. Which is why Bendigo Bank home loan customers are rated among the most satisfied in Australia.*

Drop into your nearest branch at 20A High Street, Lancefield - 5429 1977 or 105 Main Street, Romsey - 5429 5526 to find out more.

Bendigo Bank Home Loans. Don't settle for less.



Lancefield and Romsey **Community Bank**[®] branches

*Bendigo Bank rated above the four major banks among home loan customers in Roy Morgan's Home Loan Customer Satisfaction Survey, December 2015. Credit provided by Bendigo and Adelaide Bank Limited ABN 11 068 049 178 AFSL/Australian Credit Licence 237879. Terms, conditions, fees and charges apply. All information is correct as at March 15 2016 and is subject to change. Full details available on application. Lending criteria apply. S53933-5 (325060_v7) (23/11/2016)



Lancefield and Romsey **Community Bank**[®] branches

Lancefield

20A High Street, Lancefield VIC 3435

Phone: (03) 5429 1977

Website: www.bendigobank.com.au/lancefield

Romsey

105 Main Street, Romsey VIC 3434

Phone: (03) 5429 5526

Website: www.bendigobank.com.au/romsey

Opening hours: Monday to Friday 9.00am – 5.00pm and Saturday mornings 9.00am – 12 noon

facebook.com/LancefieldRomseyCommunityBankBranches twitter.com/bendigobank



www.bendigobank.com.au

