

#### A new look as David takes the Chair.

Lancefield resident David Plunkett has taken the reins as Chair of our community company which runs the Lancefield and Romsey **Community Bank®** branches.

David took over from Romsey resident Tim McCarthy, an owner of a local accounting business, who led Lancefield & Romsey Community Financial Services Ltd for the previous four years.

The change is part of a rejuvenation of the Board, with six new Directors joining the Board in the last 12 months; Sandra Chestnutt, Andrea Knight, Ken Allender, Rob Bryant, Donna Fabris and Neville Henderson

They join existing Directors – Tim McCarthy, Mike Meehan, Russell Pattinson, David Plunkett and Graeme Walker.

David and wife Simone have lived in Lancefield since 2003, having fallen in love with the region after marrying in Romsey a year earlier. Children Oliver and Isabel attend local schools.

David is passionate about our region and our communities, and is particularly excited about how our **Community Bank®** branches can make a real difference in helping grow our local community through significant grants and sponsorships to local groups, and providing face-to-face financial services to help our residents and assist our local businesses grow.

He is General Counsel and Company Secretary at Altona-based company Qenos, Australia's only manufacturer of polyethylene (the raw material for products such as milk bottles, plastic pipes and wheelie bins).

While he commutes to Altona, David is actively involved in our local community, particularly in relation to his children's school and sporting activities.

He graduated from the Victoria University of Wellington, New Zealand with a Bachelor of Law degree in 1993, and moved to Melbourne in 1998.

David joined our **Community Bank®** company Board in 2011 and acted as Company Secretary until he assumed the role of Chair earlier this year.

Our Board represents the 500 local residents and businesses who put up their own money to become shareholders and back the vision to get our two **Community Bank** $^{\circ}$  branches off the ground.

Our **Community Bank®** company has been a major contributor to the community since 2001, and since then local groups have shared in more than \$1 million in grants and sponsorships.



Back row L-R: Rob Bryant, Sandra Chestnutt and Ken Allender; front row L-R: Andrea Knight, David Plunkett (Chair) and Donna Fabris.

# Stop press – shareholder dividend declaration for 2015/16.

The company is pleased to announce that it will be paying a fully franked dividend of \$0.06 per share in relation to the 2015/16 financial year. The dividend will be paid in June with an ex-dividend date of 27 May 2016. To make this process as efficient as possible, please ensure we have the details of your bank account that you would like us to credit with your dividend payment.

Lancefield & Romsey Community Financial Services Ltd 20A High Street, Lancefield VIC 3435 **ABN** 44 093 517 714 **Directors:** Ken Allender, Rob Bryant, Sandra Chestnutt, Donna Fabris, Neville Henderson, Andrea Knight, Tim McCarthy, Michael Meehan, Russell Pattinson, David Plunkett and Graeme Walker.

## Many happy returns.

Our Lancefield Community Bank® Branch is older than most of the children in the town, and the Romsey Community Bank® Branch rivals the age of most of our pre-teens.

As a result, the majority of our young people have never known a past without a town bank or without services under threat, a situation which was real for most of our adults.

Our Community Bank® branches have become part of the fabric of Lancefield and Romsey, and we celebrated significant milestones on Saturday 30 April.

Our birthday parties celebrated the 15th anniversary of the opening of the Lancefield Community Bank® Branch and marked the 10th year of operation of the Romsey Community Bank® Branch.

The whole community was invited to join in and celebrate our birthdays, which included morning tea, face painting, a visit from 'Piggy', and balloons and give-aways. And, importantly, local primary school kids were involved in

the celebrations, with colouring competitions held in the lead up to the birthday events and winners announced. Completed art works were displayed in branch windows. Congratulations to the winners, who won accounts at our Community Bank® branches.



















It was a little bit windy, but the rain stayed away for our branch birthday morning teas on Saturday 30 April. Delicious cakes and slices from St Mary's Catering Group, face painting, and 'Piggy' with balloons - lots of good fun for our customers and the kids of Lancefield and Romsey.

# Car-diac care goes into auto mode.

Help is at hand for people who have a health emergency at the main Lancefield and Romsey service stations thanks to our Community Bank® branches.

Defibrillators have been installed at the two stations to provide immediate response for people who may suffer a sudden cardiac arrest (SCA) – and in the case of SCA, every second is vital.

A \$1,000 Emergency Services Grant from our Community Bank® branches enabled the Romsey-Lancefield & District Ambulance Auxiliary to buy two Automatic External Defibrillators for the community, and locate them at the two high-traffic locations.

In Australia, around 30,000 people suffer a sudden cardiac arrest each year. Victorians whose hearts stop beating after suffering an SCA have a greater chance of survival than people almost anywhere else in the world.

The Victorian Ambulance Cardiac Arrest Registry annual report showed that 50 per cent of patients whose hearts had stopped beating but still had shockable rhythms in 2012/13 were able to be revived.

Patients who received CPR from community members, particularly those who were treated with public defibrillators to get their hearts beating again in the vital minutes before paramedics arrived, had an even better survival rate.

The Ambulance Auxiliary provides great support to the Romsey Ambulance Station, which is now a 24-hour, fully staffed facility. The Auxiliary provides the paramedics with medical and training equipment, which is only possible because of contributions such as ours.



Working together to ensure the community's safety are (from left): Horace Vella - Romsey Ambulance, Geoff Neil - Ambulance Auxiliary, Abid Hussein and Kyle Cozens - Caltex Romsey, Rod Browning - Romsey Community Bank® Branch, Ged McLaughlin - Lancefield-Romsey Lions Club, and Pat Sullivan - Ambulance Auxiliary and Lions Club.

## Hall aboard at Romsey.

The Romsey Mechanics Institute (RMI) and its iconic hall have received a much needed facelift, thanks to our **Community Bank®** branches.

As part of our 2015/16 Community Investment Program, the RMI was awarded \$20,000 for repairs and refurbishment works, including:

- Replacement of damaged/rotten weatherboards in the Billiards Room area (Senior Citizens clubrooms),
- · Repainting of the Billiards Room,
- · Replacement of all downpipes and spouting,
- Repairs/repainting to all render and signage on the building façade,
- · Repainting of all fascia boards.

A more attractive and welcoming RMI hall will lead to an increase in the use of the building. All regular users will benefit from the works, and the Romsey Neighbourhood House envisages it will need the facilities more in the future.

Regular user groups who are therefore benefiting from our grant include the Romsey/Lancefield RSL Sub Branch, the Romsey/Lancefield Senior Citizens Club, Romsey CWA and Romsey Blue Light Disco.

Other local residents use the hall as part of the CC Liners – more than 20 members who meet each week for line dancing; and the Cowboys & Angels Dance Academy (current Australian and World Champion line dancers), who have lessons three times a week.

The Institute is available for hire by the community, and has been the venue for funerals, weddings, birthday parties, the Romsey Street Festival, rural school concerts, Masonic Lodge handover dinners, anniversary dinners, Garden Club (with Romsey Neighbourhood House), TAFE classes, Council information evenings, antique fairs and community fundraisers.

Despite our 10 year history, our **Community Bank®** branch is just a newcomer in Romsey compared to the RMI, which has been an integral part of the town for over 130 years.

Since the late 1800s, it has provided the community with a place to gather for a wide range of social functions. The main hall has the capacity to







hold more than 200 people and there are smaller rooms available for community use, plus kitchen facilities with an adjoining supper room

In 2012, the Romsey Mechanics Institute commissioned an engineer's report to clarify the condition of the building and identify works that needed to be carried out.

These works are helping to guarantee the future of this iconic building as part of the fabric of Romsey – just as our **Community Bank**® branch is also here for the long haul.













These 'before' and 'after' photos illustrate the improvements to the RMI building, including the replacement of all downpipes and spouting, and repairs/repainting to all render and signage on the building façade.



#### Business as usual.

The growth and development of local businesses are key interests for our two **Community Bank**® Branch Managers and indeed all of our **Community Bank**® branch staff.

Bendigo Bank's **Community Bank®** model provides local Managers with the authority to make local decisions. Our two local Managers, Rod Browning at Romsey and Michael O'Gorman at Lancefield, have a 'business as usual' philosophy.

They are Managers who like to get out and about, meeting local businesses and ensuring that we're helping meet their financial requirements.

"As **Community Bank**® Branch Managers, we make it our business to make your business the best it can be," Rod said.

"We take pride in understanding, and offering, exactly what our local business owners and operators need to grow and thrive."

Michael pointed out that our branches have ready access to Bendigo's Regional Business Manager, Ron Blackmore, who's able to travel down for joint meetings with clients to help number-crunch more complex or complicated loans and accounts.

"This arrangement with the Regional Business Manager adds value to the relationships we have with our local businesses, to provide them with the best financial package available," Michael said.

Our Lancefield and Romsey Branch Managers are working in our communities and have the authority to make grass-roots decisions without having to refer everything to head office. This is a different approach than other banks.

It's refreshing to be able to meet your local Manager, either at our branches or when he visits you to discuss business requirements.

Rod says many local businesses are already long-term and committed clients of our **Community Bank®** branches and encourages others who are not yet part of our network to switch to bank with us.

"It's a partnership, rather than just a simple business arrangement," Rod said.

"We work alongside our clients to understand and appreciate their business, and respond quickly with personal service and solutions."

Michael pointed out that Lancefield and Romsey were full service **Community Bank**® branches of Bendigo Bank, offering a comprehensive portfolio of business solutions and packages.

People can drop into our branches at 20A High Street, Lancefield, or 105 Main Street, Romsey to see how simple the solutions can be.

We make it easy to transfer accounts across to our **Community Bank®** branches, and it's simple to switch your regular debits and credits from your old financial institution to your new Bendigo Bank account.







Michael O'Gorman, **Community Bank®** Branch Manager, visits some local Lancefield clients with 'Piggy'.

# Control shift - with our gift.

The cupboard was bare when the Romsey Fire Brigade moved into its new station, and so were its furnishings.

Unlike most other brigades, which relocate into new premises with everything laid on, the Romsey CFA was left to fully furnish and fit out its new facility.

That's where our **Community Bank®** branches' grant of \$1,540 for computer equipment, through our 2015/16 Community Investment Program, came to the rescue.

While our **Community Bank®** branches regularly show our appreciation to the hard working volunteers of the Romsey CFA and other local brigades with annual grants, most of this money is directed towards items with more immediate operational impact.

The new computer equipment provided with our grant will assist in the Broadcast Alert Response Technology (BART) system, enabling firefighters to have real time emergency management information, including training, weather and bordering district area information.

The grant is all about our **Community Bank®** branches helping our Brigade to keep our community safe. That's why we're **Bigger than a bank**.



Nic Needham and Glenn Dalgarno of the Romsey Fire Brigade, making use of the new computer equipment.

#### LMI kitchen rules.

The Lancefield Mechanics Institute has a bright, new, modern kitchen thanks to a \$40,000 grant from our **Community Bank®** branches, and the hard working committee has now turned its attention to the foyer and supper room.

The works were made possible because of our **Community Bank**® company grant, topped up by grants from the Macedon Ranges Shire Council and Lancefield Neighbourhood House.

The new kitchen got its own baptism of fire during the bushfire emergency which impacted Lancefield, Benloch and Cobaw last October, and was able to cope with the need to cater for the hungry firefighters and the residents displaced from their homes.

Local relief and recovery groups were able to work together to efficiently cater for everyone, and the extra works now being carried out at the LMI hall will continue to make it a focus and rallying point for the Lancefield community.

The improvements will be enjoyed by local community groups for many years to come. Many community groups have already used the hall and its kitchen since the first stage of the renovations, and it's a massive difference to events and catering.

It's another example of how our **Community Bank®** branches are helping our community, and it all starts with our customers.

The new commercial kitchen and improved foyer area within the LMI complex.





# APPLY NOW.

# Community Investment Program

Our annual call for grants and sponsorships for 2016-17 will commence on 14 June 2016.

All Lancefield and Romsey community groups and clubs are eligible to apply.

Application forms will be emailed on 14 June 2016 and are due in by Thursday 28 July 2016.

Please contact Sally Peeler at marketing@lancefieldromseybank.com.au or on 0414 089 311 to discuss your grant or sponsorship application.

'Supporting local clubs and community projects.'



bendigobank.com.au

Lancefield and Romsey Community Bank® branches





## Our schools switch on to a bright idea.

Students at our three main primary schools received a lesson in a sustainable future, and funds for their school, as a result of a Bendigo Bank initiative.

Families at Romsey Primary, Lancefield Primary and St Mary's Primary signed up to Bendigo Bank's 'Switch to Save' program.

Under the program, the nominated school received a dollar for every LED downlight installed in local homes and businesses.

The local program was administered through our Lancefield and Romsey **Community Bank®** branches, and, upon its completion, we were pleased to present \$300 to Romsey Primary, \$200 to Lancefield Primary and \$200 to St Mary's Primary.

The schools are putting the money towards sustainable initiatives currently in place, such as vegetable gardens.

While our schools and students benefited from the initiative, there were also real savings for our families.

Families and businesses have the potential to save more than \$500 each year on their electricity bills if they registered for Switch to Save at one of our branches.

Bendigo Bank arranged to replace for free any old, energy-thirsty halogen downlights with energy efficient LED downlights.



Rod Browning and Michael O'Gorman visit our local primary schools to present cheques for the schools' sustainability initiatives. The funding was as a result of the recent Bendigo Bank 'Switch to Save' program.

The lights were installed by a local, qualified electrician so families and businesses were helping the local economy by being part of the program.

Our local schools benefited from the funding, and those who signed up will be playing their part in an energy-efficient, sustainable future because we will save 17,000 tonnes of carbon emissions for every 1,000 participating homes.





# 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

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