



Made possible by the customers of Lockhart & District **Community Bank®** Branch



Chairman's report

It certainly has been an eventful 2012 for the Lockhart & District **Community Bank®** Branch.

In February 2012 our Branch Manager Clare Hamson went on maternity leave. Ben, Clare and Mitchell welcomed a baby girl to their family, Caitlin Erica Hamson. Twelve months on and Clare is now back at the branch as our Branch Manager and is looking forward to achieving more wonderful results for our **Community Bank®** branch going forward. We would like to thank Sarah Smyth for the wonderful job she did as relieving Manager during the time Clare was away.

March 2012 also greeted our town with devastating floods once again. Unfortunately the severity of the second flood was worse for our town and water actually made it inside our branch. A big clean up effort, coat of paint and new carpet soon rectified the damage to our branch with minimal disruption to our customers.

October 2012 saw us celebrate 10 years of our **Community Bank®** branch in Lockhart with a huge community street party attended by more than 400 people.

To mark the occasion grants amounting to \$90,000 were awarded to many district clubs and organisations as well as announcing a 10 per cent dividend paid to all shareholders. The amazing crowd was entertained by Wagga's Groove Factorie and all enjoyed a friendly free BBQ. This round of grants brought the total amount

distributed to the district since the **Community Bank®** branch opened in 2002 to \$600,000 with a further \$250,000 paid to local shareholders. Member for Wagga, Darryl McGuire MP, Bendigo Bank NSW State Manager, Phil Jones and representatives of surrounding **Community Bank®** branches and support staff from Wagga regional office also attended the milestone event. A list of grant recipients and their projects is listed right.

At our October AGM Shane Trotter stepped down as Chairman after 10 years. Shane's efforts have been much appreciated and we are pleased that he is remaining as a Director of our **Community Bank®** branch.

In February 2013 we sadly accepted Doreen Sawle's resignation as Customer Service Officer of our branch. Doreen had been with our **Community Bank®** branch for two and a half years and had provided our customers with excellent service during this time. Doreen and her husband Garry have headed to Northern NSW to enjoy retirement and we wish them both the very best. Replacing Doreen is our new Customer Service Officer, Zoe Grant. Zoe started in February 2013 and we welcome her to our team.

As we progress into 2013 our aim is to keep increasing the growth of our business, especially in the rural market.

Philip Bouffler
Chairman

October 2012 Grant Recipients

Boree Creek Mobile Pre-School – Outdoor Educational Equipment

Woodhaved Aged Hostel – New Security System

Lockhart Anglers Club – New Catering Trailer

Lockhart Central School – Vegetable gardens and equipment

Osborne Recreational Ground – Stage 3 Extensions Club Room

Lockhart Men's Shed – Dust Extractor

Urana Campdraft Inc – Camp Draft Yards and Facilities

Lockhart Bowling Club – New Carpet

Lockhart Football/Netball Club – New Netball Courts



Lockhart & District Financial Services Ltd 98 Green Street, Lockhart NSW 2656 ABN 14 099 918 680

Directors: Philip Bouffler (Chairman), Warren Jones, Shane Trotter, Chris Mackey, Heidi Gooden, Marea Urquhart, Ken Hogan, Rod McMicking.

Introducing Zoe Grant



Zoe Grant joined the Lockhart & District **Community Bank**[®] Branch team in February this year as our new Customer Service Officer. Originally from Melbourne, Zoe has an

extensive background in customer service and IT/Graphic Design.

Zoe has just moved to Lockhart with her partner Kyle Pertzelt where they will be building a new home.

Zoe will be playing netball for the Lockhart Football & Netball Club and is looking forward to getting to know all of our customers and being a part of our wonderful community!

New Board Director Rod McMicking



In February 2013 the Lockhart & District Financial Services inducted Rod McMicking as a new Director of our **Community Bank**[®] company. Born in Gippsland,

Victoria, Rod completed a Diploma in Farm Management at Glenormiston Agricultural College in 1981. Rod has been farming at Milbrulong for the last 19 years. He and his wife Jane have three daughters. Rod enjoys playing tennis, following football both locally and AFL. Rod has been involved in our local community in recent years through Landcare, local and district tennis and the NSW Farmers Association. He is looking forward to continuing his association within our community through his involvement as a newly appointed Director of Lockhart & District **Community Bank**[®] Branch.

Staff list

Branch Manager

Clare Hamson

Customer Relationship Officer

Sarah Smyth

Customer Service Officers

Carol Smith, Julie McRae, Zoe Grant, Jacinda Singe.

Driver education

Our next driver education day will be held in the Easter School Holidays, 16 April followed by another date in the July School Holidays yet to be confirmed. Please contact Ken Hogan on 0429 201 101 if you wish to find out information or if you wish your L or P plater to be nominated for this course. It is recommended that applicants have at least 30 - 40 hours experience to fully benefit from the day. The cost is \$200. This is fully refunded by the **Community Bank**[®] branch upon completion of the day. So far we have put through approximately 60 young drivers from our local district in the last three and a half years. This is an excellent initiative of the **Community Bank**[®] branch and we encourage all L and P platers to participate. You don't have to bank with us to participate and this is open to all young drivers across our district.

Ronald Mcdonald House

In September 2012 Lockhart & District **Community Bank**[®] Branch joined with eight other branches from south west NSW by putting together \$50,000 to financially support Ronald McDonald House in Wagga Wagga for the next three years. Funds stay with the Wagga Wagga house and in turn directly assist in providing accommodation for families across the Riverina when their children are in hospital.



Sandy Patey Tennis Complex opening

On 9 February 2013 we were also honoured to be part of the official opening of the Sandy Patey Tennis Complex, Boree Creek. Two of the three courts were completely re-surfaced with the financial assistance from our Lockhart & District **Community Bank**[®] Branch grant monies and the Urana Shire. The Hon Tim Fischer officially re-opened the courts and the day was well attended by our local community.

Shares

From time to time shares become available for purchase. We invite those interested to place their name on the waiting list. Initial preference will be given to new shareholders but there is also the opportunity for current shareholders to add to their shareholding. We currently have a limited number of shares available for purchase. To purchase shares or place your name on the waiting list, contact Director Marea Urquhart by email mareau1@hotmail.com or call into the branch.

Rural Bank

In December 2010 Rural Bank became a wholly-owned subsidiary of Bendigo and Adelaide Bank Ltd. Rural Bank is the specialist banking provider behind Bendigo Bank Agribusiness products that are currently offered through our branch. Rural Bank specialises in providing a range of deposit and lending products that are specifically designed for primary producers to manage their day to day finances/cash flow as well as providing for capital purchases. Rural Bank agribusiness products are also available at our **Community Bank**[®] branch. Our local rural lending specialists based in Wagga Wagga are John Walton and Jeff Shepherd, and along with local Branch Manager Clare Hamson they can visit you on farm or at our branch to assist you with all of your agribusiness requirements.



Bendigo and Adelaide Bank Limited, The Bendigo Centre, Bendigo VIC 3550. ABN 11 068 049 178. AFSL 237879. (BMPNL0562) (03/13)

Lockhart & District **Community Bank**[®] Branch

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Opening hours: Monday to Friday 9.00am – 5.00pm

Website: www.bendigobank.com.au/lockhart

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