



Elmore/Lockington Community Bank® Branch Newsletter August 2011

Community funding

Elmore/Lockington & Districts Community Grants Program

Lockmore Financial Services Ltd recently provided more than \$47,000 in grants to support eight local community groups and projects.

Our inaugural annual Community Grants Program presentation evening was held on Wednesday 11 May 2011 at the Elmore Football Club rooms.

Chairman, David Johnson, said the night celebrated the achievements and aspirations of the local community.

“Our local **Community Bank**® branches share half of their profits with the community and this has allowed us to contribute to local projects and organisations, further enhancing the prosperity of our community.

Branch Manager Tracie Kyne said, “The wider community was invited along to celebrate with the successful applicants at the presentation night. This was a great opportunity for us to come together as a community and recognise the contributions these organisations make to Elmore, Lockington, Rochester and the surrounding districts.”

“It was also a fantastic way for local people to see first-hand the difference they can make by banking with their local **Community Bank**® branch,” Ms Kyne said.



2011 Community Bank® A-Grade Netball Challenge

The 5th year of the annual **Community Bank**® A-Grade Netball Challenge between Elmore and Lockington Bamawm United (LBU), pictured above, saw the pattern of ‘home ground’ advantage finally broken.

LBU A grade team came out victorious with each member of the winning side being presented with an Elmore/Lockington & Districts **Community Bank**® Branch t-shirt which they plan to use for their future training sessions.

Well done to the Lockington team! We look forward to next year’s challenge when we are certain that Elmore will be eager to reclaim the trophy.

Great causes

We are very pleased to sponsor local organisations with prizes for their tournaments, events or fundraisers. Over the past few months we have distributed directors chairs, wine packs, coffee packs, glass tumblers, golf balls, golf umbrellas, hats, t-shirts, stubby holders, enviro bags, pens and chocolate eclairs to the following organisations or events:

- Calivil Bowling Club
- Flinders University – Bendigo Conference
- Lyn O’Brien Tribute Function
- Rochester Community House pamper day
- Rochester Community House Girls Night Out
- Milloo Anglican Church Trivia night
- Lockington Golf Club

- ◀ Community Funding – Grant Recipients
 L-R back row – Grant Shawcross (Lockington Action Club), Ray Kilsby (Lockington Rural Fire Brigade), Peter Sexton (Dingee Bush Nursing Centre), Leigh Mellberg (Elmore Primary School).
 L-R front row – Belinda-Ann Burgoine (Rochester & District Garden Club), Ralph Beggs (Lockington Community Care Channel Committee), Nic Hickey (Rochester Scout Group), Sheridan Campbell (Rochester Anglican Church) and Tracie Kyne (Branch Manager Elmore/Lockington & Districts **Community Bank**® Branch).

Rochester gardens to flourish

The Rochester Garden Club (one of our recent grant recipients) ran a very successful plant drive for the residents of Rochester for their gardens after being affected by the recent floods.

As a result of the generosity of many people from the district and across the state, the 450 people attending on the day were able to choose from more than 6,000 plants and bulbs for their gardens.

Seven pallets of potting mix, supplied by Elmore/Lockington & Districts **Community Bank**® Branches, were also given away on the day.

Staff member Michelle Spence was one of the volunteers on the day handing out the potting mix and she said, "The event was outstanding and the community spirit was well and truly alive. The unloading of the plants was an experience to be seen, there were kids, mums, dads and myself, it was just buzzing. Mind you this was all happening even before people started to arrive."

Michelle said "It was great to be part of the action to see the inspiration of people wanting to renew their gardens after the flood tragedy in the township. The donations came in actual truck loads.

Being with members of the Board and work colleagues was a great experience lots of fun and bonding and although we were there because of a negative (the flood) the positives of an event such as this greatly outweighed and made up for the losses in the town," she said.

Elmore/Lockington & Districts **Community Bank**® Branch is proud to be a part of events like this and the only reason we can be is because of the passion for Community from our customers, shareholders, Board members and staff – if it wasn't for these people then your **Community Bank**® branch wouldn't exist. So we encourage you to feel the passion and support your **Community Bank**® branch.



▲ Rochester Gardens to flourish – participating sponsors.

Lockington Recreation Reserve Pavilion Extension



▲ Lockington Recreation Reserve Pavilion Extension – Rec Reserve president Brendan Pentreath and Branch Manager Tracie Kyne.

The opening of the Pavilion Extension at the Lockington Recreation Reserve was witnessed by a crowd exceeding 300 on Saturday 2 July.

Local Lockington resident and Member of Parliament Paul Weller did the honors in officially opening the extensions and leading the tour through the new section of the pavilion.

Campaspe Shire representatives included Deputy Mayor Peter Williams, CEO Keith Baillie, Councillors Greg Toll & Kevin Simpson, and representatives from a range of local organisations who had contributed in works and in kind for the project all attended the opening and light lunch that followed.

The extensions cost approximately \$250,000 in total (including in-kind work) and the Elmore/Lockington & Districts **Community Bank**® Branch proudly provided \$16,000 towards the Fire Services works required to finalize the project.

Branch snapshot as at May 2011

Total business:	\$95.9 million
Total lending:	\$39.8 million
Total accounts:	5,189

2010 **Community Bank**® Sporting Scholarship

The Elmore/Lockington & Districts **Community Bank**® Branch was pleased to award Josh Williams with our 2010 Sporting Scholarship of a \$500 Bendigo Adelaide Bank savings account.

This scholarship enabled Josh to compete in the 2010 National Championships of NAS Karate in Sydney in December. Competing against 23 other young stars in the 14-15 year old division he placed 6th in kata and 4th in points sparing.

Since these Championships Josh has gone up in belt colour to purple and recently competed in NAS tournament in Melbourne placing 2nd (only by one point) to a world champion. With his next competition to be the Nationals in Queensland at the end of the year.

Our Marketing officer Kristy Nihill spoke with Josh recently and Josh indicated that "I wouldn't be where I am today without the scholarship and money the **Community Bank**® branch awarded me, I thank them sincerely. By the time I'm 20 my vision is become a Dojo which is an instructor that will teach adults and children my own style of martial arts".

We are so proud to have awarded Josh with our 2010 sporting scholarship and look forward to hearing of his continued success.

What's happening in your community?

Rochester branch Prospectus Launch

Thursday 4 August marked a very important occasion in the project to establish a **Community Bank**[®] branch in Rochester with the launch of the Prospectus, at the Rochester Sports Club.

Over the past 17 months the Rochester **Community Bank**[®] Steering Committee, together with Lockmore Financial Services Ltd, has been working tirelessly to bring about a **Community Bank**[®] branch in Rochester.

We are very close to achieving our goal but need the support of the community to make it happen.

Over 270 Rochester and district residents and people with a strong affinity with the town have pledged \$610,000 towards providing the working capital needed to establish a **Community Bank**[®] branch in Rochester. We now need these pledges to be converted into Lockmore Financial Services Ltd Company shares.

Share applications

Copies of the prospectus are now available and please contact one of our branches if you would like a copy. Our staff, Board of Directors and Steering Committee members are able to assist you with your application if required.

You can apply to purchase shares by:

1. Cheque
2. Cash
3. Electronic Funds Transfer at one of the branches

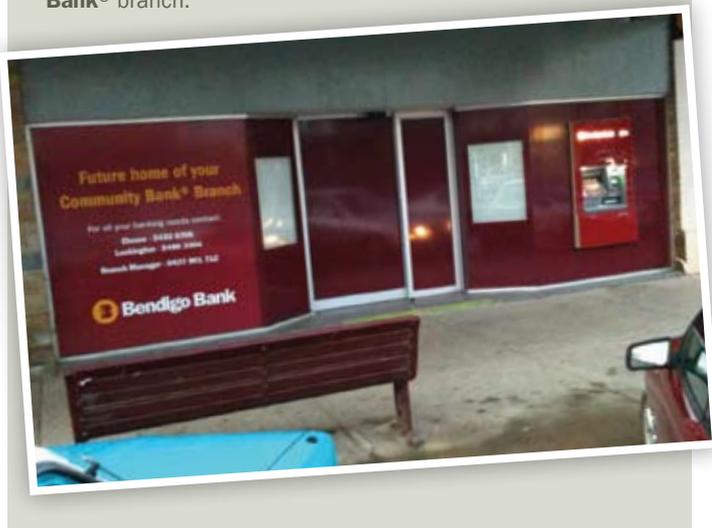
All funds received will be deposited into a Bendigo Bank Trust Account until we have reached our minimum capital and we can open our branch.

As we are keen to open our Rochester branch as soon as possible, we are hoping to raise our share capital within a month of our Prospectus launch. So, if you are interested in purchasing shares, we need your applications in now. Don't miss out on this exciting opportunity which will potentially provide very valuable financial support for Rochester and a generous return via dividends to shareholders in the years to come.

The future home of your next **Community Bank**[®] branch

Have you used the Bendigo Bank ATM in our new branch premises at 24 Gillies Street Rochester?

Be sure to keep watching this space to keep updated on the developments of the future home of your next **Community Bank**[®] branch.



Community Fuel Project Update

Finally there is a light at the end of the tunnel for the Community Fuel Project!

With the recent acquisition of Atlas Fuels by Scott Petroleum an opportunity was presented to capitalise on existing infrastructure. Scott's already have a depot in Shepparton, as well as those acquired from Atlas in Serpentine, Pyramid Hill and Charlton. The partnership with Scott Petroleum negates the need to raise capital from the community to build a new fuel depot. Scott's are a very large player in the petroleum industry, trading over 500 million litres of fuel annually. Therefore, we are assured of getting a competitively priced product, whether that be diesel, unleaded petrol or B20 biodiesel sourced from Biomax Fuels (Smorgon's).

The best news with this new arrangement is the community still gets its margin on all products sold to customers introduced to Scott's by Lockmore Financial Services Ltd. So if you have bulk fuel storage, simply contact the Elmore branch and our staff will be happy to assist you with the process for ordering fuel that benefits your community!

If you would like further information on the Fuel Project please contact either David Johnson (0428 341 290) or Chris Giffin (0429 171 049).

New Board member



Sandra Peacock

Sandra was appointed by the Board in June as our third Director from the Rochester area.

Sandra moved to the district 28 years ago with her husband Alex. Together they have two children and have grown their transport business from one tray truck to include seven trucks that travel Australia wide and a hay contracting business. She has recently handed

her position in the business to their eldest daughter which has allowed Sandra to open an online craft supplies store. Sandra has been a **Community Bank**[®] Steering Committee member since the beginning and is excited by her new Board member role.

Welcome Sandra.

New staff member



Amy McGenniskin – Customer Relationship Officer

We are very pleased to welcome our newest member to the team Amy McGenniskin.

Amy has recently commenced working at the Elmore/Lockington & Districts **Community Bank**[®] Branch, transferring from the Bendigo and Adelaide Bank Collins Street Melbourne City branch.

She has been employed by Bendigo and Adelaide Bank for almost 7 years and has worked in over 30 branches across North Queensland, Adelaide and Victoria. Positions ranging from Customer Service Officer, Relieving Customer Service Supervisor and Customer Relationship Officer.

Amy and her partner will be keeping busy on the weekends involving themselves with the Elmore Football/Netball club and becoming more involved in the community.

Having spent most of her life in Rochester, Amy is very excited to be back in the country and looking forward to building strong relationships with both new and existing **Community Bank**[®] branch customers.

Shareholder update

Dividend

We are thrilled to announce that Lockmore Financial Services Ltd paid its fifth dividend on Thursday 21 July 2011.

Shareholders each received nine cents per share, which equated to a total of \$81,000 paid in share dividends for 2011.

This payment reflects another strong year of business growth and with the release of the prospectus for the Rochester branch imminent, the Directors felt it timely to pay a further dividend to existing shareholders.

Whilst the Board is keen to pay dividends to shareholders, they are mindful of the importance of supporting the local community via a range of donations, sponsorships and grants. As demonstrated by the recent grants program, where they distributed over \$47,000 across eight different local projects.

Please note that if anyone has not received their payment please contact AFS & Associates via their website at www.afsbendigo.com.au or alternatively phone them on (03) 5443 0344 or email shareregistry@afsbendigo.com.au

Alternatively contact Elmore/Lockington & Districts **Community Bank**® Branch and they will help you.

Reminder to shareholders

The 2011 Annual Report to shareholders will be available online in late September at www.bendigobank.com.au/elmore.

The Annual General Meeting for Lockmore Financial Services will be held on Thursday 27 October 2011 at the Lockington Community Centre, Shakespeare Crescent, Lockington commencing at 7.30pm.

2011 Elmore Field Days

Elmore/Lockington & Districts **Community Bank**® Branch is a proud to be strategic partner of the 2011 Elmore Field Days which will be held on 4, 5 and 6 October at the Elmore Events Centre.

Permanent ATM machines are located on the Field days site and are activated not only for the duration of the event, but are also made available for use for other events at the Events Centre throughout the year.

Elmore/Lockington & Districts **Community Bank**® Branch proudly provides the annual trophy for sponsorship of Life Governors Best Exhibit Award and is the major sponsor for the Elmore section of the Ag Art Wear® Competition.

Congratulations to the winner of the Avant Garde Section for 2010, Jan Dew with her entry "Lady of the rings". Jan received a \$1,000 Bendigo Adelaide Bank Savings account.

Christie Cook with her "Chief See Dancer" entry was the winner of the 2010 Under 21 section and received \$500 cash. Congratulations Christie.

For more information on the 2011 Elmore Field Days event visit their website www.elmorefielddays.com.au.

Elmore/Lockington & Districts **Community Bank**® Branch wish the Elmore Field Days every success for their 2011 event.



▲ 2011 Ag Art Winner of Avant Garde section - Jan Dew with Director Jen Dobell.

Elmore/Lockington & Districts **Community Bank**® Branch

Elmore

62 Railway Place, Elmore VIC 3558

Phone: 5432 6706

Opening hours:

Monday to Thursday 9.00am - 4.00pm

Friday 9.00am - 5.00pm

Lockington

9-11 Lockington Road, Lockington VIC 3563

Phone: 5486 2304

Opening hours:

Monday to Wednesday 10.00am - 2.00pm

Thursday to Friday 9.00am - 12 noon & 12.45pm - 4.00pm

Rochester Mitre 10 Agency

57 Mackay Street, Rochester VIC 3561

Opening hours: Monday to Friday 9.00am - 5.00pm

Rochester ATM

24 Gillies Street, Rochester VIC 3561

Lockmore Financial Services Limited

62 Railway Place, Elmore VIC 3558

ABN: 41 106 113 599

Directors: David Johnson, Helen O'Sullivan, Louise Ross, Graeme Wood, Corinne Holmberg, Martin Leddra, Christine Weller, Max Williams, Chris Giffin, Kathryn Taylor, Mathew Dennis and Sandra Peacock.

Manager: Tracie Kyne Contact mobile: 0427 801 712

www.bendigobank.com.au/elmore