



September
2020

Newsletter

Community Bank · Elmore, Lockington and Rochester

Challenging times

Since March 2020 we have seen new challenges arise that no one predicted in any forecasts.

As a response to the disruptions of COVID-19 we have had to meet these challenges head on and change the way we work – limiting the number of customers in branch, restricting staff to the same branch, changing the way we meet with customers and asking our administration team to work from home.

We say a big thank you to our customers for assisting us with social distancing in our branches, utilising sanitiser on your way in and being conscious of other customers and our staff. We also appreciate those that have chosen not to visit our branches to do their banking while unwell.

From a staffing perspective we have been very considerate on where our staff are located each time they work. This has been a deliberate move to ensure the safety of our staff and our customers. If there was an outbreak and one of our branches had to be closed, our aim has been to ensure that this would not affect all branches. Sandra Wade, our Company Secretary and Administration & Marketing Coordinator, has been working from home wherever possible.

The Board has continued to have monthly Board meetings, along with budget meetings and sponsorship assessment meetings, to be sure that the business responds to challenges of COVID-19

and provides support to our community, customers and staff.

We have continued to see increased interest in local property markets. All three towns have featured in local newspapers with excellent sales results. If you are looking at a new property, or a family member is, make sure you give us the opportunity to offer you a great deal.

With the new financial year kicking off, we have seen some great rainfall and a promising season for our farmers but we have been saddened to see the cancellation of local events, especially our iconic Elmore Field Days. We recognise that this was a difficult decision for the Committee to make but appreciate that it was made in the best interest of our communities and the long-term sustainability of the event.

We wish everyone a safe and healthy second half of this year. We will continue, as a Board and through our three local branches, to meet challenges and find ways to support our customers and the community.

Regards,

Brad (Chair) and Alex (Branch Manager)

Community Sponsorship Program

We are very proud to announce our recipients of the 2020 Community Sponsorship Program. We awarded 15 groups with financial support for their programs.

The Lockington Landcare were successful in obtaining funds that will go towards an upgraded weather station and soil probes. This project will help farmers and contractors make better decisions by providing access to accurate information about rainfall, humidity, moisture retention, soil temperature, Delta readings (important information for spraying) and the new fire index rating. This new 'Fire Model' uses wind speed and direction as a basis for the Grasslands and Fire index. This is a \$12,000 project with the Community Bank Elmore, Lockington and Rochester proudly donating \$5,000. Congratulations to all at Lockington Landcare for their efforts in bringing this project to fruition.

Elmore Ladies District Auxiliary was awarded a financial contribution towards their Community Transport Program, which has seen the purchase of a new car for the community. Our contribution of \$2,000 per year for the next three years will go towards the annual running of the car including insurance and registration.

Rochester Mural Festival is being supported to construct additional Mural Shelters. This \$10,000 project will receive a Community Bank contribution of \$1,264, which has gone towards the purchase of boards for the stands. These stands will help display and protect the prize winning artwork into the future. Congratulations to the committee on their sustained efforts to make this event a special part of the Rochester arts program.

Other recipients include:

Strathallan Landcare – Sponsorship to create an Arboretum Reserve located near the Strathallan Hall which will demonstrate the wide variety of plants that can be grown successfully in the region

REDHS – Royal Flying Doctor Service Community Transport Program

Lockington Bowls Club – Contribution towards the purchase and installation of solar panels to keep running costs down

Kamarooka Recreation Reserve – Sponsorship to help fund Community BBQ Bonding events to be held approximately every three months for a year

Elmore Bowls Club – Support for the Annual Ladies Three Bowl Triples Tournament that was held in March

Campaspe Golf Club – Support for the Annual Tournament planned for August

Bamawm Golf Club – Support for the Annual Ladies 4 Ball Tournament in June. This event was scheduled but has now been rescheduled in 2021 due to COVID-19

Rochester Bowls Club – Support for the Men's Triples Annual tournament scheduled for September – lets hope this event goes ahead!



Presentations were made to Bamawm Golf Club, Strathallan Landcare and Elmore Primary Health Care as part of our Community Sponsorship Program.

Keeping in touch with customers

In the lead up to the end of the financial year we had lots of interest in Bendigo Bank's equipment finance products.

With Alison and Karen now on board the girls have been able to assist Alex in meeting with customers over the phone as well as touching base with a number of businesses that many of our customers are purchasing through.

It's great to see our customers supporting local businesses.

Here are some photos of Karen at work (and play!).

Clockwise from top left: Karen and Leisa Evans at Paul Evans Welding and REM Sheds & Garages. Karen at Rochester Motorcycles. Karen and Bruce Hocking at Bruce Hocking Motors.



Shares available now

Shares are now available in Lockmore Financial Services Limited, the company operating the locally owned Community Banks of Elmore, Lockington and Rochester.

Thanks to the support of our shareholders and customers, our community company has contributed over \$1.7 million to the local community.

We now have over 700 shareholders and are continuing to grow and support our community. If you'd like to find out more about becoming a shareholder, go to bendigobank.com.au/elmore and select 'Trading Shares (LMV)'.

To register your interest in becoming a shareholder, contact Sandra Wade on 0413 417 055.

Lockmore Financial Services Limited

This is general information only. It is not intended to be relied on as advice to potential investors and does not take into account the investment objectives, financial situation or needs of any particular investor. You should consider whether such an investment is appropriate for you and consult your professional advisor before making any investment decision. Lockmore Financial Services Limited ABN 41 106 113 599 (1488166-1488165) (07/20)



Annual General Meeting

YOU'RE INVITED

The meeting will be held on
Thursday 22 October

Talk to us and find out
more

Talk to us today

Community Bank · Elmore

62 Railway Place, Elmore VIC 3558

P 5432 6706

E elmoremailbox@bendigoadelaide.com.au

bendigobank.com.au/elmore

We're open:

Monday to Thursday

9.30am - 12.00pm, 1.00pm - 4.00pm

Friday

9.30am - 12.00pm, 1.00pm - 5.00pm

Community Bank · Lockington

9-11 Lockington Road, Lockington VIC 3563

P 5486 2304

E lockingtonmailbox@bendigoadelaide.com.au

bendigobank.com.au/lockington

We're open:

Monday to Wednesday

10.00am - 2.00pm

Thursday and Friday

9.30am - 12.00pm, 12.45pm - 4.00pm

Community Bank · Rochester

24 Gillies Street, Rochester VIC 3561

P 5484 3290

E rochestermailbox@bendigoadelaide.com.au

bendigobank.com.au/rochester

We're open:

Monday to Thursday

9.30am - 4.00pm

Friday

9.30am - 5.00pm



[/elmorelockingtonrochestercommunitybanks](https://www.facebook.com/elmorelockingtonrochestercommunitybanks)

Directors

Brad Drust (Chair), Rebecca Crawford, Patrick Rochford,
Anna Trewick, Ian Maddison, Julianne Hand

Lockmore Financial Services Limited

PO Box 108 Elmore VIC 3558

ABN 41 106 113 599

Did you know?

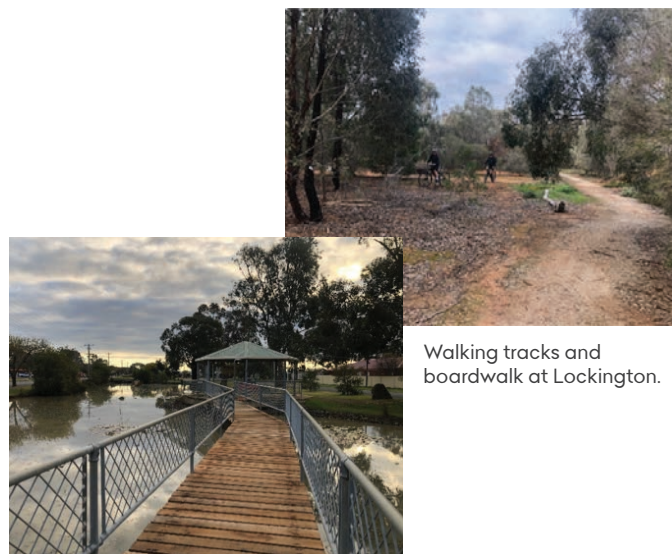
At Lockmore Financial Services Limited 15 year celebrations in 2018, we gave away \$15,000 each to a local community group in Elmore and Lockington for a project that could be built upon.

Elmore's Progress Association is utilising the money to refurbish and reinvigorate the Senior Citizens building. The building will be open to the public and will be the new home for Lockmore Financial Services Limited administration centre. Painting, new blinds, carpet and more will give the centre a fresh appeal for locals visiting the centre.

Lockington's funds are going towards the upgrade of the walking track through the plantation area in Forrest Street as well as providing the upgrade of the channel boardwalk in the centre of town.

Walking tracks will be extended to meander around the inside of the perimeter fences of the plantation area. Tracks will be gravelled whilst the natural character of the area will be maintained, leaving existing ground cover and some fallen timber for insects and reptile habitat. Seating and tables will be scattered throughout the plantation area once ground works are completed.

The boardwalk over the channel in the Deakin Street area has had some of the wooden planks replaced. This provides safe access to the Lockness monster and the gazebo, a great place to sit and relax in town.



Walking tracks and boardwalk at Lockington.

In Rochester, Lockmore Financial Services Limited has contributed \$20,000 to the Rochester Community Economic Development Plan. This plan identified 19 local projects that would be of economic value to Rochester. Our funding was directed through to the Open Spaces Strategy and the Arts Culture Strategy. At a recent Campaspe Council meeting the Open Spaces strategy were awarded \$310,000 to adopt the concept plan for Rochester Rotary Park and construct in 20/21 capital works projects.

From little things big things grow.