



Community Spirit alive in Riddell

New club rooms have been built at the Riddell Recreation Reserve and are due to be officially opened 21 April during the first home game for the Riddell Football Netball Club in 2012.

The project has been driven by the Riddell Football & Netball Club and particularly by current President, Jason Allen, and past-Presidents Mal Tobin and Andrew Power; but will be shared with the RC Junior Football Club, the RC Cricket Club, RC Netball Club, and various other community groups. Construction was only possible by the generous support and donation of materials and labour from local tradesmen and local community members.

The building contains a kitchen, office, store and toilet facilities along with a bar and large social room for functions and presentations. It is nestled below trees along the north west boundary of the main oval, providing a wonderful viewing platform for home games.

The Gisborne & District **Community Bank®** Branch is proud to have supported this project with a \$5,000 grant – the branch's first large grant for Riddell. The clubrooms will provide the RCFNC and other user groups a much-needed family-friendly facility at the Reserve.

The successful construction of this fantastic community asset is a testament to the hard work and passion exhibited by a relatively small community group. Congratulations Riddell!



▲ Above: Construction taking place on the new clubrooms.
Above left: Director Graham Stewart and Branch Manager Jason Chuck presenting Riddell's Creek Football Club with their grant.

Good for **U**
AND your
community

With every product or service Bendigo Bank offers, money goes back into the community to support local projects and initiatives.

It means that as a customer you benefit from competitive products and great service and get the satisfaction of knowing your banking is contributing to your community.

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Chairman's column

As a shareholder I am sure you will be pleased to learn that your **Community Bank**® Company has been in profit mode since November of last year, which should put us in the pleasant situation for some good news for all our patient shareholders come 30 June next.

Our total of our business is now above \$80 million with some very good business currently being assessed. As is obvious the more business we can generate the better, and sooner, we will be able to pay you dividends. With this in mind I would ask all our shareholders, who are not yet our customers, to consider bringing some of your banking to us. You can be assured of very good service for all your banking needs. Our friendly and competent staff will be more than happy to assist you.

In January of this year a Roy Morgan survey into bank customer satisfaction showed the Bendigo Bank with a customer satisfaction rating of 89.5 per cent, just beating ING (88.4 per cent) as the top bank. We are also pleased to see an upward trend in our satisfaction ratings increasing by 2.4 percent from same time last year, following on from the increase of 2.3 per cent from the previous year. I think these figures illustrate a dedication by the staff of all our branches, and **Community Bank**® branches in particular, to give the best service possible to all our clients.

On a personal level, Zoe Olive, one of our tellers recently gave birth to a boy, Benson, a brother for Hugo and Poppy. She has since returned to work one day a week. Michelle Morrison has settled into her role in a most satisfactory manner and is very happy in her situation.



▲ Maurice presenting a grant to the Macedon Ranges Croquet Club.

During May this year our State Conference is to be held in Ballarat and some of our Board members will be in attendance. From my own experience the chance to speak with like-minded Directors of other **Community Bank**® Companies is most helpful. It is also the opportunity to fine tune our skills with many workshops being offered, covering various aspects of managing a **Community Bank**® Company.

Maurice Bourke
Chairman

A word from the Treasurer

When I was asked by the Chairman, Maurice Bourke, to join the Board of Directors of the Gisborne & District **Community Bank**® Company in October 2009, and to assume the role of Treasurer, I was fairly vague as to how the **Community Bank**® Company operated under the wider Bendigo and Adelaide Bank umbrella, how it generated income at the local level to enable it to operate as a financially viable Company, what corporate governance structures were in place, and so on. Over two years down the track in the role, I can now understand the vision and foresight shown by the founding Directors headed by Maurice in seeking to establish a local bank in competition with the

big four, and whose primary objectives are to provide a local customer-focused banking service and to distribute any locally-generated profits back to the community from where they were derived.

In this two year period, the Gisborne & District **Community Bank**® Branch has distributed grants in excess of \$80,000 to support various local community activities, and it is indeed a pleasure to be present at our two Sponsorship Nights held each year at which the recipients of the grants talk with great pride about their volunteer-based organisations and to what beneficial uses the funds will be put. As our business continues to grow, so will the level of support given to these community groups, as will the prospect of a dividend to the shareholders who saw the benefit of investing in a local, feel good, community-based financial institution.

I would commend businesses, community groups and individuals to bank with the Gisborne & District **Community Bank**® Branch, and I would also encourage any individual who wants to see the local community grow to think about investing some time in the role of a Director with the Company, where you will experience the enormous satisfaction of knowing that you are contributing in a material way to the community in which you live.

Brian Collins
Treasurer



▲ Brian presenting a recent grant to the Macedon Cricket Club.

Branch Manager's report

It is always a pleasure to look back on the achievements of the Gisborne & District **Community Bank**[®] Branch, and there have been many! Since my last update in November 2011, we have continued to go from strength to strength and I am happy to report that we have now broken through the \$80 million barrier.

This has been achieved in roughly three and a half years (we opened in November 2008). A quick snapshot of achievements since last I put pen to paper are as follows:

- Combined balances of \$80 million consisting of \$33 million in deposits and \$47 million in lending,
- Sponsorship/grants amounting to \$21,000 delivered to local community groups at the Gisborne & District **Community Bank**[®] Branch's combined AGM sponsorship/grants night in November 2011,
- Over \$90,000 already contributed back to the local community since opening in November 2008,
- \$5,000 grant to Riddell Football Netball Club to assist with the construction of new social rooms making the Gisborne & District **Community Bank**[®] Branch the major jumper sponsor for the 2012 season,
- Installation of a fully serviced ATM in Riddells Creek.

The Directors, staff of the Gisborne & District **Community Bank**[®] Branch and I take great pride in these achievements, and it is most satisfying to see the many and varied ways the funds are used in the local community. Recipients of our funding include:

- Gisborne District Dog Obedience Club- \$675 to purchase a new data projector.
- Riddells Creek Junior Football Club- \$1,000 to purchase an Automatic Emergency Defibrillator (AED),
- Macedon Ranges Running Club- \$1,000 to start two new running groups aimed at increasing the fitness and wellbeing of community members,
- Gisborne Bowling Club- \$1,500 sponsorship to assist with installation of new greens,
- \$650 grant to Riddells Creek Rotary to assist them to purchase and distribute books to Prep and Grade 1 pupils as part of "Literacy Week" at the Riddells Creek Primary School.

These are just a few of the many worthwhile local community groups that the Gisborne branch has financially assisted within the last 12 months.

The staff have been instrumental in assisting me in providing the highest levels of customer service at the Gisborne & District **Community Bank**[®] Branch. To Susan, Janette, Glen, Michelle & Zoe- a big thank you. I am blessed to have such a great team. We must continue the hard work as the branch becomes more and more busy. I am positive that you are up to the challenge.

▶ Branch Manager Jason Chuck with Director Helen Gray participating in the 2011 Gisborne Christmas Parade.



Thank you also to the Directors of the Gisborne & District **Community Bank**[®] Company (past and present) that have given their time freely to ensure the Bank continues to grow and prosper. These unpaid volunteers each bring their individual expertise, commitment and drive to the Board of the **Community Bank**[®] Company, and are to be commended for their hard work.

The Gisborne & District **Community Bank**[®] Branch now is returning consistent profits, and is well positioned to cement itself as a key player in the financial services field within the Gisborne & district catchment area.

With this in mind, the Board of the Gisborne & District **Community Bank**[®] Branch has commenced a campaign to open a **Community Bank**[®] branch in Riddells Creek. This process is still very much in its infancy, however it is a very exciting development and we are all committed to ensuring that it happens.

A **Community Bank**[®] Steering Committee is being formed and then the hard work will begin. I am personally very confident that Riddells Creek is big enough to support a banking outlet within the township, and I feel that they have a real sense of togetherness and community within Riddells Creek. This town unity will be vital over the next couple of years, as we will require both new business to be written before we open (approximately \$10 million) as well as the raising of capital. Townsfolk will be given the opportunity to purchase shares in the new **Community Bank**[®] Company, much like the process we undertook when raising capital for the Gisborne & District **Community Bank**[®] Branch.

Looking to the future, I am very excited with the possibilities on the horizon. A new ATM at Riddells Creek along with a campaign to start their own **Community Bank**[®] branch gives us much to sink our teeth into over the next six to twelve months. I hope for the continued support of the staff, Directors of the Gisborne & District **Community Bank**[®] Branch and most importantly the customers to ensure that we continue to move in the right direction.

I hope to see you in the branch soon.

Jason Chuck
Branch Manager



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Sponsorship

The Gisborne & District **Community Bank**[®] Branch gave out more than \$35,000 back into the community during 2011. The following community groups have benefited from these funds:

Australian Dingo Foundation	CWA Macedon
Gisborne & Mt Macedon District Historical Society	Gisborne Rookies Junior Football Club
Gisborne Football Netball Club	Gisborne Kindergarten
Gisborne Masters Football Club	Gisborne SES
GSC Chaplaincy Committee	Macedon Football Netball Club
Macedon Junior Football Club	Macedon Ranges Health Service
Mt Macedon Petanque Club Inc.	New Gisborne Playgroup
Rotary Club of Gisborne	Swinburne Ave Preschool
Gisborne Bulldogs Basketball Club	Gisborne Church of Christ
Gisborne District Bowling Club	Gisborne District Dog Obedience
Gisborne Festival	Gisborne Little Athletics
Gisborne Pony Club	Gisborne Singers
Licorice All Sorts Clarinet Choir	Macedon Cricket Club
Macedon Ranges Croquet Club	Macedon Ranges Focus Group
Macedon Ranges Running Club	Riddells Creek Football Club
Riddells Creek Junior Football Club	Riddells Creek Pony Club
Riddells Creek Rotary Club	Riddells Creek Tennis Club



▲ Top to bottom:

Director Garry Barnes presenting a grant to the Gisborne Little Athletics.

Director Graham Stewart presenting a recent grant to the Macedon Ranges Focus Group.

Director Barry Mullen presenting a recent grant to the Gisborne Bulldogs Basketball Club.

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

Gisborne & District Community Enterprises Limited

Po Box 757, Gisborne VIC 3437

ABN: 57 130 493 499

Directors:

Maurice Bourke (Chairman), Barry Mullen (Secretary),
Brian Collins (Treasurer), Ian Barclay, Garry Barnes,
Judith Cameron, Paul Crothers, Helen Gray, Susan Mullen,
Robert Patterson, Graham Stewart.