



## Mansfield & District **Community Bank**<sup>®</sup> Branch Newsletter October 2011

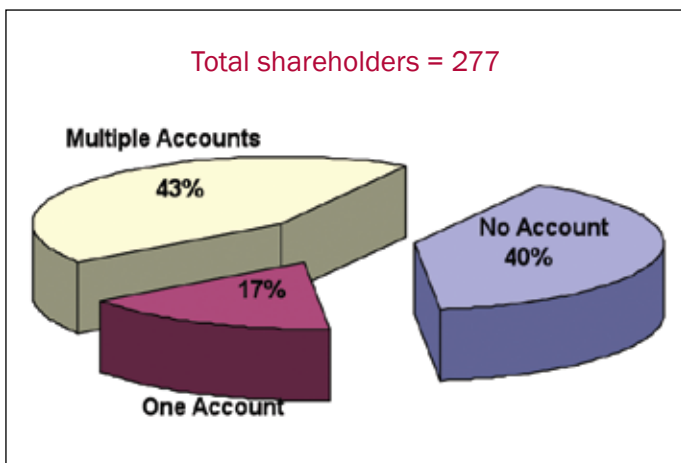
### Chairman's update

It's an extremely busy time for our Company Mansfield & District Community Enterprises Ltd ('the Company'), as we finalise the audit of the end of financial year accounts, celebrate our 4th birthday, and prepare the Annual Report and Annual General Meeting.

We have finalised the update of our shareholder register – if you have not done so, please complete and return the form we sent out to you as a matter of urgency. If we do not have your correct details we cannot contact you. Where possible we will contact you electronically, saving considerable time and money in printing costs.

The marketing committee has been committed over the past six months to assessing the many requests for funds for projects you believe will strengthen our community. Wherever possible we have assisted with these projects and some of these you will see throughout this newsletter.

The **Community Bank**<sup>®</sup> concept is a very simple one – often so simple that many people keep looking for 'the catch'. Banking with the Mansfield & District **Community Bank**<sup>®</sup> Branch generates profit – the Company constitution decrees that 20 percent of the net profit can be returned to the shareholders in the form of dividends, 80 percent is returned to the community through grants and sponsorships. We simply cannot support community projects without your commitment to bank with the bank you own.



As you see from this chart less than 50 percent of shareholders have all their accounts with our **Community Bank**<sup>®</sup> branch, 40 percent of shareholders – the people who own the bank – don't bank with the **Community Bank**<sup>®</sup> branch at all. I would ask you to consider the implications of these percentages – think what we could achieve if you were banking at your **Community Bank**<sup>®</sup> branch.

Your Directors have continued to engage in professional development throughout the past six months. In May Paul Sladdin and I attended the Tas/Vic **Community Bank**<sup>®</sup> State Conference on the Mornington Peninsula and from this we are currently developing a 'sister relationship' with the Ivanhoe/East Heidelberg **Community Bank**<sup>®</sup> Branch as a way of strengthening our business and sharing knowledge with a metropolitan branch.

In June I facilitated the North East regional Chairman's meeting at Wangaratta attended by Nathalia, Bright, Mount Beauty, Beechworth and Mansfield. Also attending was Vicki Pearce, Bendigo Bank Victorian State Manager, our new Regional Manager Mark Brown and two other Bendigo Bank representatives. These meetings are now set for three per year and will focus on North East Victoria's capacity to market and grow the region's **Community Bank**<sup>®</sup> branches.

In August Directors attended a half day workshop focused on risk management and understanding changes to the profit share between Bendigo Bank and the Company.

If you consider you have skills and time to commit to the management of the Company, I encourage you to nominate yourself as a Director. Again, this documentation was forwarded some time ago, but if you need another copy please contact Haley Tudor-Harrop, Company Secretary via the branch (5775 3273) or email [communitybank.adm@gmail.com](mailto:communitybank.adm@gmail.com)

The Annual General Meeting will be held on Tuesday 8 November at the **Community Bank**<sup>®</sup> Room at Mansfield Community Education Centre, 145 High Street at 6.45pm. Refreshments will be provided from 6.00pm. I encourage you to attend this annual meeting so that you are informed as to the Company's progress and to meet your fellow shareholders.

**Marian Dowling**  
Chairman

## L2P learner driver mentor program

NESAY (North East Support and Action for Youth Inc.), Mansfield Toyota, Mansfield Shire and the **Community Bank**<sup>®</sup> branch have partnered to provide a vehicle, including all running costs, to enable young Mansfield residents to achieve the required driving hours to qualify for their driving permit.

This volunteer mentor program, under the auspices of NESAY, provides access to driving experience for young rural learner drivers between the ages of 16 to 21 who are unable to achieve the mandatory 120 hours due to a variety of circumstances (such as lack of vehicle access, family support, homelessness or economic disadvantage).

NESAY is a community managed incorporated charity that provides services to vulnerable young people and



their families; the homeless and people who have been disenfranchised by their personal circumstances throughout North East Victoria.

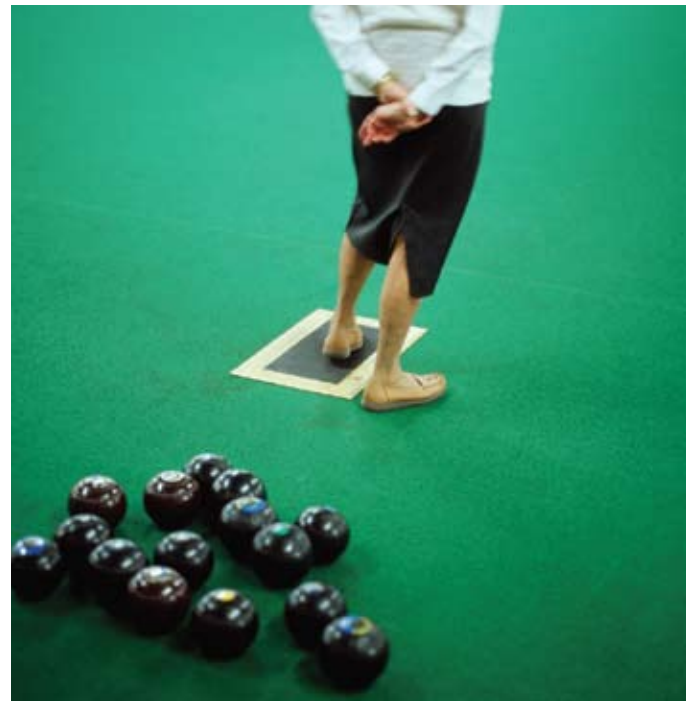
## Digital TV for Mansfield District Hospital



Our **Community Bank**<sup>®</sup> branch has funded a new digital television for the main reception area at Mansfield District Hospital. The TV will provide information about hospital and aged care services and we hope it will be the first in a series of projects at the hospital.

**Community Bank**<sup>®</sup> branch Chairman, Maz Dowling and Mansfield Hospital CEO, Janene Ridley continue to represent their organisations in discussions to find ways to further enhance hospital facilities. The **Community Bank**<sup>®</sup> branch is one of several organisations that the hospital can approach to provide funding to facilitate continuing improvements to capital works and patient well-being.

## Come 'n' try bowls day Wednesday 5 October



The **Community Bank**<sup>®</sup> branch has again sponsored the Mansfield Bowling Club as part of Seniors Week in early October. Members at the club joined locals young and old on Wednesday 5 October for a fun day and to try out a game of bowls, with many getting hooked!

A full day of activities took place starting with a morning tea at 10.00am, coaching and training, a free lunch followed by a game of bowls for fun and then afternoon tea. A **Community Bank**<sup>®</sup> branch sponsorship has enabled the club to purchase trophies for the event.

The Mansfield Bowling Club provides a unique club atmosphere with wonderful, central facilities, the best home made produce and your support will assist the club in achieving its goal to convert its existing greens to all weather surface greens.



## ATM for Mt Buller

The Ski Club of Victoria and Mansfield & District **Community Bank**<sup>®</sup> Branch have joined forces to provide an ATM at Mt Buller.

The machine is located at "The Whitt" (the Ski Club of Victoria) – 195 Summit Road.

SCV President Richard Brooks said, "This is great news for guests and visitors up the Summit Road end of Mt Buller."

"Cash outlets on the mountain have been extremely scarce and this will encourage new people to visit the club and use its facilities and is sure to increase our membership." he said.

Last year, the Ski Club of Victoria and Mansfield & District **Community Bank**<sup>®</sup> Branch actively worked together to encourage the growth of youth participation in snow sports at Mt Buller through the **Community Bank**<sup>®</sup> branch's sponsorship. Funds from the **Community Bank**<sup>®</sup> branch sponsorship helped fund the launch of the 2011 SCV racing calendar held earlier this year.



## MASS and the **Community Bank**<sup>®</sup> branch



The township of Mansfield provides many unique opportunities for its residents, no more so than the services of MASS (Mansfield Autism Statewide Services).

The **Community Bank**<sup>®</sup> branch is proud to provide financial support toward the running costs of four MASS vehicles and a bus.

MASS carers use the vehicles throughout the Shire to visit families and provide much needed in-home support for children with autism.

The bus enables the children to reach the day care centre and attend other activities vital to their development and care.

Good for **U**  
**AND** your  
community

 **Bendigo  
Bank**

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.

**So make a difference. To your own banking. And to your community. Call into Mansfield & District **Community Bank**<sup>®</sup> Branch or phone 5775 3273.**

Bendigo and Adelaide Bank Limited ABN 11 068 049 178. AFSL 237879. (U028B) (10/11)

It starts with U.

Mansfield & District **Community Bank**<sup>®</sup> Branch

## Spring Arts has sprung!

For the third consecutive year our **Community Bank**<sup>®</sup> branch is a sponsor of the Mansfield High Country & Spring Arts Festival, and this year's theme is 'Wild at Heart'. Our major contribution towards the event has enabled the festival to grow from strength to strength and is now seen as a major highlight on the calendar of not only Mansfield and surrounds, but also with arts councils and people from all over Victoria. We look forward to the festival in 2011 and hope it is just as successful as previous years have been.



## AGM

The Annual General Meeting for Mansfield & District Community Enterprises Ltd will be held on Tuesday 8 November in the **Community Bank**<sup>®</sup> Room at Mansfield Community Education Centre, 145 High Street at 6.45pm. Refreshments will be provided from 6.00pm.

## Shares available

There are currently interested parties looking to sell shares in our Company, Mansfield & District Community Enterprises Ltd, through the Company's low volume market.

To register your interest in purchasing shares please contact Haley Tudor-Harrop (Company Secretary) on 0418 503 371 or [mansfield.mailbox@bendigobank.com.au](mailto:mansfield.mailbox@bendigobank.com.au) for further details.

## Colouring competition

In order to celebrate the recent 4th birthday of the Mansfield & District **Community Bank**<sup>®</sup> Branch, a colouring competition for local youth was organised through the branch. The winner was selected as 5-year old Mansfield resident Zali Vaivars, who won \$20 credited to her piggy bank account. Well done Zali!



Mansfield & District **Community Bank**<sup>®</sup> Branch,  
96-98 High Street, Mansfield VIC 3722  
Phone: 5775 3273  
Website: [www.bendigobank.com.au/mansfield](http://www.bendigobank.com.au/mansfield)  
Opening hours: Monday to Friday 9.00am - 5.00pm  
and Saturday mornings 9.00am - 12 noon

### Mansfield & District Community Enterprises Ltd

96-98 High Street, Mansfield VIC 3722

**ABN:** 92 124 069 914

**Chairman:** Marian Dowling

**Directors:** Richard Tucker (Treasurer), Haley Tudor-Harrop (Secretary), Jaya Naidu, Graham Corless, Noel Willaton and Paul Sladdin.