

## Merbein & District **Community Bank**<sup>®</sup> Branch Newsletter December 2009

### Manager's report

Welcome to our seventh and last Newsletter for 2009, which is my chance to keep you informed of the progress of your **Community Bank**<sup>®</sup> branch.

As the "Silly Season" is about to kick off, let me start by stating that during the last few months, our Current portfolio has increased to \$45 million and continues to grow as a result of the support of existing and new customers and shareholders. Our account figures continue to increase with account figures over 3,900 and customers over 1,900. These are fantastic figures and should hold us in good stead moving forward to start recording regular monthly profits and a return to our shareholders. "Your Bank" is now well and truly established within the Merbein & District and we can look forward to providing you with quality customer service over the coming years.

We are also strongly supported by our Business Banking Team from Mildura, namely our Senior Business Banking Manager Paul Hewitt and Business Banking Manager David Talbot who will visit you at your premise or home to discuss your deposit and lending needs. Jim Fahey, our qualified Bendigo Financial Planner, is also available for a no obligation appointment so just drop into the branch to arrange a mutually convenient appointment time.

At Board level, we have a New Chairman – Stephen Milverton. Steve is a current Board member who has agreed to accept this position for a 12 month period and his position as Chairman will be reviewed in line with the school mergers due in 2011. As Principal of Merbein West Primary School, Steve has a wealth of knowledge and great deal of respect within the Merbein Community. We wish Steve all the best in this new position.

With Steve taking over the top job, may I take this opportunity to thank Geoff Izard who had filled in as Interim Chairman since February. Well done Geoff, a great job, thank you.

On a sad note, our current Board Member and retiring Merbein Secondary School Principal Gary Costello has decided to tender his resignation from the Board. A big thank you to Gary from all Board Members and staff for his dedication and contribution that he has made to the Merbein & District **Community Bank**<sup>®</sup> branch.

On a happy note, our Customer Relationship Manager and only remaining original staff member, Lauren Sayers, announced to us all that she will soon be having a Baby. Lauren is due early April, 2010 and we wish only the best for her and hubby Aaron as they move into Parenthood.

I am also pleased to announce that a small parcel of shares has become available for sale in the **Community Bank**<sup>®</sup> branch. If you are interested in purchasing some shares or some further shares, please contact the Branch for details.

As mentioned in our last newsletter, our "Ban the Bulb" program came to an end in late November. This was a very successful program with more than 180 residences and businesses taking part in the free program. More than 1,900 globes were replaced by The Merbein Lions Club. This was a monumental effort by the boys who put aside weekends during October and November to fulfil these installations. As a result, the Merbein Lions Club will shortly be receiving close to \$3,800 less GST for their efforts.

With the year coming to an end it is rather prudent if I spend some time and reflect on the last 12 months. Some activities that have occurred this year have included:

- Exceeding \$45 million in our current portfolio.
- Continuation of School Banking to the 6 schools in our area.
- Continuation of a Quarterly Newsletter.
- Passing 3,900 accounts.
- Continuation of our Grants Program that saw a total of \$38,201 contributed back to the Merbein Community this year alone which included \$4,000 to Merbein Football Club for the purchase of new senior jumpers and major sponsorship of their Centenary Season in 2010, \$3,600 to Merbein Bowls for new scoreboards, \$3,300 to Major Stage Sponsorship of the Tour of the Murray Bike race, \$2,500 to Merbein Netball Club to assist with new courts and \$1,350 to the Merbein RSL for name plates.

May I take this opportunity to wish all my hardworking Staff and Board of Directors along with our valued shareholders and customers a very Merry Christmas and a Safe and Prosperous New Year.

**Rob Libchard**  
Branch Manager



# AGM and Grants Night

The Merbein & District **Community Bank**® Branch held its Annual General Meeting on 24 November 2009, with some 65 people in attendance. It was carried that Stephen Milverton, Jeanette Worthington, Marianne Glover, Raywin Jamieson, Stephen Lorincz and Barry Smith be re-elected as Directors of the Merbein & District **Community Bank**® Branch. Bendigo Bank Regional Manager John Sirolli, gave an overview of where Bendigo Bank is heading as an organisation. After the formalities of the AGM concluded, guests and shareholders spent time talking and enjoying food prepared by the Merbein Football Club, before we turned our attention to the grants section of the night.

After a slide show was shown of previous grant recipients, prepared by 14 year old Alex Libchard, we moved onto the grants night, hosted by Branch Manager Rob Libchard. Sponsorship totalling more than \$15,000 was presented to 12 different community groups.

Grants were presented as follows:

<b>Merbein Football Club</b> - New jumpers	\$4,000
<b>Merbein Bowls Club</b> - New scoreboards	\$3,600
<b>Merbein Netball Club</b> - Upgrade of courts	\$2,500
<b>Merbein Pre-School Kindergarten</b> - New Books for Library	\$2,000
<b>Merbein Progress Group Inc</b> - New Merbein Markets Sign	\$1,050
<b>Merbein Rotary Club</b> - Carols by Candlelight	\$600
<b>Merbein Public Cemetery Trust</b> - New Storage Cabinet	\$453.20
<b>Mallee Sports Assembly</b> - Sponsorship "Club of the Year"	\$330
<b>Merbein Primary School</b> - Bursary Scheme	\$250
<b>Merbein Golf Club</b> - Sponsorship - 17th Hole	\$110
<b>Merbein South Cricket Club</b> - Trophy Sponsorship	\$100
<b>Merbein West Primary School</b> - Student Community Involvement Award	\$100

The Merbein & District **Community Bank**® Branch has now contributed a total of \$ 86,619.38 back to our Community through its grants program since it opened its doors in 2004.



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- ▲ 1: Branch Manager Rob Libchard and Customer Relationship Manager Lauren Sayers. 2: Guest Speaker John Sirolli (Regional Manager – Bendigo Bank). 3: Merbein Football Club - \$ 4,000 Grant. 4: Merbein Bowls Club - \$ 3,600 Grant. 5: Merbein Pre-School Kindergarten - \$ 2,000. 6: Merbein Progress Group - \$ 1,050 Grant.



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## Around the traps

I invite all groups from our community to contact me via e-mail on robert.libchard@bendigobank.com.au and we will endeavour to include you in future newsletters.

**Rob Libchard**  
Branch Manager

### Merbein Secondary College

#### Northern Zone Athletics – 07/10/2009

A group of 20 enthusiastic students and 2 teachers travelled to Bendigo for the Northern Zone Athletics.

Some students were only competing in one event however many students were competing in 2, 3 or even 4 events!

The major results on the day were as follows:

Madison Carter	1st 16 yrs Shot Put
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Lachlan Carter	1st 13 yrs Javelin
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Georgie Whitehead	1st 16 yrs 800m 2nd 1500m 4th 400m
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Matt McGinty	1st 16 yrs 800m 2nd 400m
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Tahni Skewes	3rd 14 yrs 200m 6th 1500m
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Elyse Carter	3rd 15 yrs 400m 4th 800m
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▲ Madison Carter on her way to winning the 16 years Girls Shot Put.



▲ Georgie Whitehead winning the Under 16 Years Girls 800m.



▲ Matt McGinty winning the Under 16 Years Boys 800m.

#### 2009 Northern Zone Hockey – 17/10/2009

The 2009 Northern Zone Hockey Finals were held in Mildura this year and were tightly contested by three teams in the intermediate girls section. The team was represented by Cazna Harrison, Mikaela Peake, Mady Carter, Amy Collihole, Jessica Ferguson, Cassie Barko, Ashleigh Knight, Elyse Carter, Georgie Whitehead, Cassie Malic, Kate Robertson and Amelia McInnes. Unfortunately Brittany Barko (knee) and Lucy Young (ankle) were both out of the team due to injury. The girls played two games for the day against Flora Hill and Kerang. Georgie Whitehead scored in the first minute of the game against Flora Hill, with a great set up from her team mates. From then on, Merbein dominated the play, rarely allowing their opponents into their forward half. Cassie Barko worked well from centre half, providing her forwards with plenty of opportunities. Elyse Carter scored two impressive goals, a deflection from a short corner and hard hit from field play. Cassie Malic proved her time in Singapore representing Vic Country during the holidays was worthwhile, with lots of hard running and skilful movement of the ball around the Flora Hill girls. The end result was 3-nil. The second game against Kerang was a much tougher affair. Teams worked hard in the midfield, pushing to gain ground into their attacking circles. Both had shots at goal which missed by only a small margin. It was a real nail biter and with only three minutes remaining in the game, the girls finally managed to put one in the back of the net. Congratulations to the team for winning the Northern Zone Final.

#### 2009 State Hockey Finals – 16/11/2009

Fresh from their win in the Northern Zone Hockey Finals, the intermediate girl's hockey team headed to Melbourne to take on

the best schools in the country and metropolitan zones. The format for the day involved two pools of four teams, each playing three games, with the winner from each pool playing off in the final.



▲ Merbein Secondary College – 2009 State Hockey Finals Team

The first game against McKinnon Secondary College was a cracker, played at a high intensity with several shots that missed by only the slightest of margins from both teams. Elyse Carter and Cassie Malic were the playmakers through the midfield, creating opportunities for the forwards. Mady "Tank" Carter, Mikaela Peake and Cassie Barko were strong in defence, cutting off many of McKinnon's attacks. The girls were able to score midway through the second half through Elyse, who got around several defenders, then winning a one-on-one with the goalkeeper.

This was by far the best game the girls have played with every single player giving it their all.

The second game against the experienced Strathmore outfit was a tougher affair. Strathmore scored two quick goals in the first ten minutes, making us play catch-up the rest of the game. Cazna Harrison made some fantastic saves as goalkeeper, making it difficult for the Strathmore forwards. Merbein scored a goal from field play through winger Kate Robertson, but lost 4-1.

The last game against Beechworth SC was a test of fitness for the girls. They got a couple of early goals through a very talented forward, but we fought back through a hard Elyse Carter hit. Unfortunately, with no substitutes for the day, we ran out of legs in the end losing 5-1 but demonstrated good determination. Making it through to state finals once again was a fantastic effort and a rewarding experience. Well done to all involved.

## Board member profile

**Name** Stephen Milverton

**Nickname** Milvo

**Position** Chairman of Merbein & District **Community Bank®** Branch, Principal of Merbein West Primary School.

**Experience** Master of School Leadership Degree, School council experience in Merbein West, Nichols Point and Meringur PS over the last 19 years. Involved in starting Mildura's first international Back Packer hostel, The Fun Jungle and also involved in developing the Gol Gol Heights subdivision. Lived and worked in Sunraysia since 1990.

**What do you most like about Merbein?** I like the small country town feel of Merbein. The community has a friendly family atmosphere.

**Pets** Labrador - Sui and a cat - Kitty.

**Favourite Food** Spicy Asian food, particularly Thai and Indian.

**Favourite Drink** Coffee first thing in the morning.

**Favourite Colour** Blue.

**Favourite TV Shows** Top Gear UK.

**Hobbies** ICT, Swimming, Homebrew.

**AFL Supporter of** Mighty Blues.

**Scariest Moment** When my kids were born 8 weeks premature.

# The Year in Pictures – Merbein Community Bank® Branch 2009

2009 was a great year for your Community Bank® branch, thank you to all who made it possible.



BMPNL0086 (14/12/09)

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 66 Commercial Street, Merbein VIC 3505  
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 Website: [www.bendigobank.com.au](http://www.bendigobank.com.au)  
 Opening hours: Monday to Friday 9.00am – 5.00pm  
 and Saturday mornings 9.00am – 12 noon

## Staff

Rob Libchard (Branch Manager),  
 Lauren Sayers (Customer Relationship Manager),  
 Samantha Lowe (Customer Service Officer),  
 Tanya Pratt (Customer Service Officer),  
 Debra Hally (Customer Service Officer).