



## Branch Manager's report.



Welcome to the first Newsletter of 2015.

On 28 January, we celebrated my first anniversary with the Harden Murrumburrah **Community Bank**<sup>®</sup> Branch and it is with pleasure that I am now into my second year as Branch Manager.

What a tremendous year it has been. We have seen significant changes within the branch structure with Janelle Slavin accepting the role as Customer Relationship Manager and Gale Curtis moving into the full-time role as Customer Service Supervisor. The restructure has allowed anticipated growth to take place while ensuring clients have been looked after with the best efforts we could apply.

We have reviewed a vast number of clients in line with expected changes within the banking and economic changes, and are happy to report that we have not only strengthened our client relationships, but have also been able to move clients on a straighter path toward their own goals, exceeding their expectations on many levels. It was due to this holistic approach and teamwork, that we were nominated for Bendigo State Awards on three occasions, winning the award in May. In August we were named as number four in the country, in November this was upgraded to number two and finally in December, number one. We have proudly retained this position to date.

It is with heartfelt gratitude that I thank my team. It is rare to find such a hard working team dedicated, as they are, to our clients and each other. To coin the State Manager during his visit last year, 'this is a powerhouse of a branch', adding

'you girls work so hard and so fast but you laugh all the time'. You can't get better than that.

Our branding exercises and community work has now removed the perception that we are a small entity. Clients and community now realise we are a part of Bendigo and Adelaide Bank and this has assisted in bringing new clients through the door.

In the past 12 months, we have almost doubled lending results experienced in 2013 and enjoyed growth in customer numbers by 332 customers. Deposits have equally improved bringing Funds under Management up by 10%.

I also thank the community of Harden Murrumburrah and surrounds and the Murrumburrah Financial Services Limited Directors and shareholders for the warm reception I have enjoyed your support of myself and the Harden Murrumburrah **Community Bank**<sup>®</sup> Branch is second to none. Your pride in our **Community Bank**<sup>®</sup> branch is evident to all.

I am looking forward to 2015. The growth is exciting. We again are looking at further restructure of the team. We will be performing a significant number of personal reviews and as a team, are looking forward to assisting in the betterment of our clients' financial situations and therefore the quality of life. All the while, with a view of giving back to the community we love.

I look forward to serving you all in the future.

Please remember there are advantages for your community by banking with the **Community Bank**<sup>®</sup> branch.

**Jen Sheridan**  
Branch Manager

Murrumburrah Financial Services Ltd 23 Neill Street, Harden NSW 2587 ABN 12 118 357 467 **Directors:** Hugh Pavitt, Ev Shea, Sue McCarthy, Cathy Sanderson, Geoff Buckland, Yusuf Khalfan, Brendan McKay, Andrew Kennett and Erica Glover.

## Historic dividend.

Murrumbolla Financial Services Limited has declared its first ever dividend. The 4 cents/ share announcement was made at our Annual General Meeting in November 2014 and cheques were sent in January 2015.

The Board, staff and you, our loyal shareholders, have worked very hard to achieve this result. The dividend is a fair reward to all the shareholders who initially funded the establishment of the branch and who have been patiently watching its development over the past eight years. Without your support the branch would not exist.

Our success is also our community's success with remaining profits, after the dividend, being channelled back into the Harden community through our support of a comprehensive array of community organisations and projects. Our commitment is to help build a strong and cohesive community through focussing on shared aims and values.

**If you have not received your cheque please contact our Share Registry, AFS & Associates - [afs@afsbendigo.com.au](mailto:afs@afsbendigo.com.au) or 03 5443 0344, to change your contact details.**

## Supporting our community.

We continue to distribute Market Development Funds made available through Bendigo and Adelaide Bank to develop and grow our community.

Since our last newsletter we have supported the following groups;

- Harden Murrumburrah Shop Local Campaign
- Advancing Harden Murrumburrah for the Australia Day Presentations
- Murrumburrah Public School Swimming Programme
- The Henry Lawson Festival of Arts

## Directors' profile – Erica Glover.

In this addition we are pleased to make you better acquainted with our Director Erica Glover.

Erica has become the most recent member of the Board joining us in November 2014. She has been an active member on a number of local committee's and is looking forward to her new role within our **Community Bank®** branch.

Erica has lived in Harden all of her life. She completed her schooling both here and in Young and completed her Bachelor of Education Birth to Five years via distance education through Charles Sturt University while working in various capacities at our local early childhood education and care setting, Bunyip Pre School.

Erica was the Director of Bunyip Pre school until 2014 when she and her husband Josh started a family. They both look forward to watching their daughter grow up in this great town.

Erica's favourite interest is being a mother. She also likes to play netball, making cards and spending time with family and friends. She has a passion for her profession and the town in which she lives and views her new position with our **Community Bank®** branch as her way to give something back.



## WIN one of ten \$10,000 prizes.\*

### Take out a new home and contents or landlord's insurance policy before 30 June for your chance to win.

At Bendigo Bank we're about helping you purchase and protect your biggest assets.

**Drop into your nearest branch at 23 Neill Street, Harden or phone 6386 5083 or visit [bendigobank.com.au/getinsurance](http://bendigobank.com.au/getinsurance)**



 **Bendigo Bank**  
Bigger than a bank.

Harden Murrumburrah **Community Bank®** Branch

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## \$1,000 hole in one giveaway.

Bendigo and Adelaide Bank, in conjunction with Harden Country Club, are excited to announce that all 2015 financial golf members will have added incentive to secure that elusive 'hole-in-one' this year.

We are sponsoring the 10th Hole offering a \$1,000 Bendigo Bank Account for any full financial golfer of the Harden Country Club who can secure a hole-in-one.

Rules will be as follows;

1. All the qualifying events will be nominated in the 2015 Golf Program (as a Bendigo Bank 'hole-in-one' chance)

2. Bendigo Bank sponsorship flag will be situated on the 10th hole each time this incentive is offered
3. Golfers eligible to claim the prize must be playing a competition round and be full golf members of the Harden Country Club.
4. All you have to do is hit the ball in the hole in 1 shot (that's the easy part)

## Bendigo and Adelaide Bank sponsors a new centre at Wombat.



The Harden Murrumburrah **Community Bank**<sup>®</sup> Branch has joined forces with the Wombat Progress association and the Wombat Village Social Club to construct a new Equestrian centre. This new centre will cater for all types of equine sports, from carriage driving through to trail riding and will be built on eight acres of land in Manning Street Wombat.

Following site inspection and discussions with interested parties the Management and Board of the Harden-Murrumburrah **Community Bank**<sup>®</sup> Branch has provided \$5,400 in sponsorship to the Wombat Progress Association.

This money will kick start the project and enable the Association to erect new fencing, a gateway as well as lay a concrete foundation for the first of a number of buildings that will be needed before the project is completed.

The President of the Wombat Equestrian Group Miss Heidi Stevens said that while there is a long way to go before the centre is completed she is confident that the group will

through hard work over the next few months be able to hold a picnic type event around Easter next year on their new ground. She also said that she has been very encouraged by the number of equine clubs from as far away as Canberra, Mittagong and Moss Vale as well as closer one such as Young, that have expressed not only an interest in using the new facility but have also offered help in the building of it.

Mr John Daley the president of the Wombat Progress association in accepting the sponsorship cheque from the Manager of our **Community Bank**<sup>®</sup> branch Miss Jen Sheridan and the Chairman of the Board Mr Hugh Pavitt stated that once again Bendigo and Adelaide Bank has demonstrated its commitment to the Harden community and he expressed the hope that the Harden community would in turn continue to support their **Community Bank**<sup>®</sup> branch to enable it to continue its good work. He also thanked the committee and members of the village social group for their financial support to the project.

## Upcoming events.



### **Community Bank® branch 7th Birthday Celebration**

Come along and join the staff and Directors for a cuppa and birthday cake on Thursday 19 March at 11.00am.

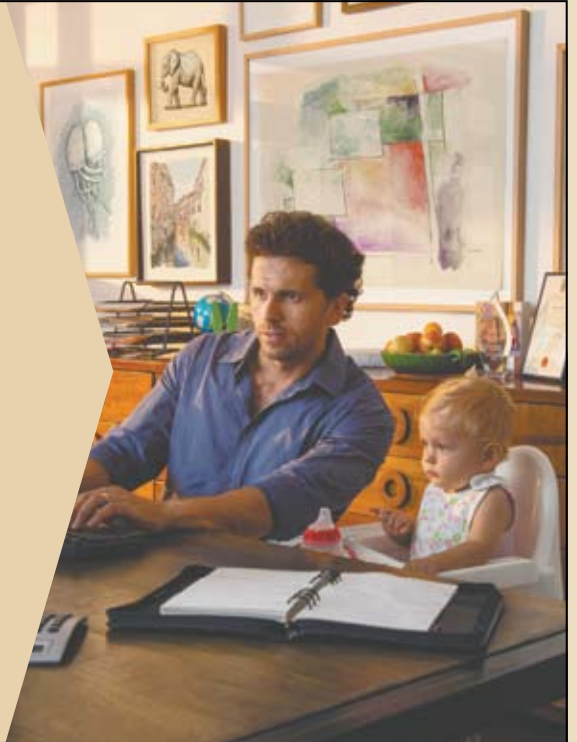
### **Biggest Morning tea**

Come into the branch on Thursday 28 May from 10.00am to join the staff and Directors get together and have a cuppa to raise money for the Caner Council.

## It's not just a home loan. It's the start of something bigger.

At Harden Murrumburrah **Community Bank®** Branch we're offering great deals on home loans tailored to suit your needs, with interest rate discounts and reduced fees.

**Drop into your nearest branch at 23 Neill Street, Harden or phone 6386 5083 to find out more.**



Harden Murrumburrah **Community Bank®** Branch

All loans are subject to Bendigo Bank's normal lending criteria. Fees, charges, terms and conditions apply. Bendigo and Adelaide Bank Limited, ABN 11 068 049 178 AFSL/Australian Credit Licence 237879. S47285-5 (245545\_v1) (10/03/2015)

[bendigobank.com.au](http://bendigobank.com.au)



## Harden Murrumburrah **Community Bank®** Branch

23 Neill Street, Harden NSW 2587

Phone: 6386 5083

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

Website: [www.bendigobank.com.au/harden\\_murrumburrah](http://www.bendigobank.com.au/harden_murrumburrah)

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