



## We are celebrating our 5th birthday.

What an achievement. This August marks five years of full banking services in Yea & District, the fulfilment of a dream after much tireless commitment.

The Yea & District **Community Bank**<sup>®</sup> Branch is run under franchise from Bendigo and Adelaide Bank by the Board of Murrindindi Community Enterprise Ltd who employ our Manager, Lyn Southurst and staff, Alex, Lyn, Kerry and Michelle.

We are very grateful to our shareholders who enabled a great start with a generous level of capitalisation.

We have grown steadily in our five years and still have huge potential for growth, and the more we expand, the more we can help our communities meet their own needs.

## 5th Annual Bushrodders Rod & Custom Club Picnic.

The annual Bushrodders Rod & Custom Club Picnic is a valuable event to the community of Yea and has been growing in size and number of cars entered over the last four years. This year the event was relocated to the Yea Racecourse and run independently of the Yea Autumn Festival drawing approximately 450 vehicle entries and 56 individual clubs. The Board was pleased to




support the event with a grant of \$2,000 towards entertainment and childrens' activities. Save the date for next year's great event on Saturday 19 and Sunday 20 March 2016.

**Supporting our local community is the very reason for our existence, and we thank our shareholders and customers for their ongoing support to make this happen.**

Our customers invest in their community with every transaction, every loan, deposit accounts and other banking products.

You are invited to share our celebrations at the branch on Saturday morning 29 August as a thank you for your loyal support.




# HAPPY BIRTHDAY

**It's our fifth birthday thanks to you**

Join us as we celebrate Yea & District **Community Bank**<sup>®</sup> Branch's birthday on Saturday 29 August.

To celebrate, we invite you to join us for a sausage sizzle from 10.00am and an official cake cutting at 11.00am. There'll also be free face painting and a visit from our very own Piggy.

Drop into 66 High Street, Yea or phone 5797 2188 for more information.

Bendigo and Adelaide Bank Limited ABN 11 068 049 178 AFSL 237879.  
BDC11 (259204\_v1) (30/06/2015)

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

## Chairman's news.



As we approach our 5th Birthday it's an appropriate time to reflect on our progress and to plan for the coming five years. We have had mixed success

so far. On one hand we have met our expectations for growth of the business. We have become an integral part of business and community life in Yea and we have distributed over \$88,000 to community organisations in Yea, Alexandra and surrounding district. This is certainly something to celebrate and it is particularly worth noting that this level of support to the Yea community has never been done before by any local business. We have many very generous businesses operating in Yea but the Yea & District **Community Bank**<sup>®</sup> Branch is different. It is owned by the people of Yea.

On the other hand, we have seen the global financial crisis and the huge reduction in current interest rates. This reduction has seen our margins fall to such a degree, that although we have met our business growth expectations, we haven't yet reached the stage of making a profit. The funds we are able to distribute to the community are provided as part of our franchise agreement with Bendigo and Adelaide Bank and don't contribute to our ability to make a profit.

The Board, in partnership with our staff and Bendigo and Adelaide Bank, is making every effort to grow our business and become profitable. The solution is clear. We need to grow our business. We need to convince our community to come on board, particularly with mortgages and business loans. We need to convince you to make the Yea & District **Community Bank**<sup>®</sup> Branch your bank!.

We have a great staff of local people, we offer longer opening hours, we offer the full range of banking services, we support our local community and we are owned by local people. Let's all make the Yea & District **Community Bank**<sup>®</sup> Branch the success it can be.

**Gary Pollard,**  
Chairman.

## Investing with us = investing in your community.

### Causes supported over the past few months

\$2,000	Alexandra Community Shed/Eildon & District Woodworkers Guild
\$2,500	Alexandra Truck Ute & Rod Show
\$2,000	Bushrodders Rod & Custom Club
\$6,500	Yea Golf Club
\$4,230	Fawcett Hall Committee
\$500	Yea Camera Club
\$500	Yea Debutante Ball
\$1,000	Yea Tennis Club Easter Tournament
\$274	Alexandra Rotary Club



Accommodating your needs is all part of our service. We are open convenient hours, including Saturday mornings, and we make it easy for you to bank with us when you're on the go.

Why? Because we think banking is about more than just money. We're about the good that money can bring.

Bendigo and Adelaide Bank is the 5th largest bank in Australia and has been voted Australia's favourite Business Bank, as well as topping the customer satisfaction count for the fourth year in a row (Morgan Research, customer satisfaction research).

## From the Branch Manager.



Since Yea & District **Community Bank**<sup>®</sup> Branch opened in August 2010, we've enjoyed the opportunity to become an increasingly integral part of our community. In that time, our business has grown substantially which has included an expansion into Alexandra, with our agency located at Alexandra Newsagency & Lotto, 82-84 Grant St, Alexandra.

Our community contributions and sponsorship to local initiatives and projects has exceeded over \$88,000. This is great result, which is only made possible by our valued clients. Our Directors and staff provide many volunteer hours at community events and what's more, we love supporting our community.

Our wonderful staff would be delighted to explain the benefits of banking with us, and discuss the full range of financial products and services we offer, including Agribusiness and Business banking.

We take the time to understand your needs and help you meet your financial goals.

If you would like to know more about what we do, please call in and see us at 66 High Street, Yea, or phone us on 5797 2188.

Finally, I would like to thank all past and present Directors, staff and everyone in the Yea and surrounding communities for making Yea & District **Community Bank**<sup>®</sup> Branch such a success story and long may we continue to help the community grow. Happy Birthday!

**Lyn Southurst**  
Branch Manager

## A little trivia.

- In 1880 Melbourne was the richest city in the world.
- The first credit card was created because of the embarrassment of a man who had to pay for dinner but forgot his wallet.

## Barefoot Bowls Challenge.

Eight teams participated in the Barefoot Bowls Challenge conducted by the Yea Bowls Club during February. Our Customer Relationship Officer, Alex Walters, is pictured here concentrating on the challenge of trying to get that elusive bowl to stay near the kitty. The branch again fielded a team and we enjoyed the keen competition and fun over the four weeks. We thank the Bowls Club for again organising this event and remind readers that bowls is a sport for people of all ages.

## Pizza for all at the Fawcett Hall.

Recently 50 members of the Fawcett & Koriella community enjoyed the first wood fire pizza night at the Fawcett Hall. For the first time in 12 years there was no washing up crates to be taken home by the ladies of Spring Creek Road due to the grant of \$4,230 from the Yea & District **Community Bank**<sup>®</sup> Branch which enabled the Hall Committee to purchase a commercial dishwasher.



President of the Fawcett Hall Committee, Sam Hicks, said, "The installation of the dishwasher will be an advantage to hirers and community groups who wish to book the hall for events. The kitchen is now commercially registered and is a great kitchen for caterers." For information on hiring the hall contact Ian on 5772 2997.

## Hardwood band saw.

The Alexandra Community Shed/Eildon District Woodworkers Guild has been the proud recipient of \$1,000 from the Yea & District **Community Bank**<sup>®</sup> Branch. These funds are to assist with the purchase of a new hardwood band saw. This will allow members to mill their own local timber that can then be used for various projects including Angel Flight for Rotary, Toy making for Berry Street and trophies for the Alex Truck & Ute show and Marysville Marathon. It is an important part of the community for members to come together and create with local timber.



## What banking products and services do we offer?

We have the expertise to offer the following:

- Home Loans, Personal Loans and Credit Cards.
- Everyday accounts and term deposits.
- Business, Commercial and Agribusiness lending and deposit products.
- Home, contents, landlords, motor vehicle, travel & health insurance.
- Superannuation and retirement planning and advice.
- Investment planning and personal insurance advice.

### What can you do to help us to continue growing our community contributions?

Every new account or service we open contributes towards our business growth and ultimately the amount of money that we can invest back into our community each year.

Call into the branch at 66 High Street, Yea or call us on 03 5797 2188.

**Lyn Southurst, our Branch Manager and lending specialist can help you choose the best loan for you. She will help you prepare your finances and ensure you make the most of your loan's extra benefits.**

Bendigo Loans and Credit Cards are subject to terms and conditions, fees and charges apply. All loans are subject to Bendigo Bank's normal lending criteria. Bendigo and Adelaide Bank Limited ABN 11 068 049 178. AFSL/Australian Credit Licence 237879.

Bendigo Bank offers financial planning and advice through representatives of its subsidiary, Bendigo Financial Planning Limited, ABN 81 087 585 073 AFSL 237898, Level 5, 120 Harbour Esplanade, Docklands, VIC, 3008. A member of the Bendigo and Adelaide Bank Group, ABN 11 068 049 178, AFSL 237879.

Bendigo Bank issues insurance on behalf of a number of insurance providers. Please consider your situation and the relevant Product Disclosure Statement available at [bendigobank.com.au](http://bendigobank.com.au) before making a decision. Bendigo and Adelaide Bank Limited ABN 11 068 049 178. AFSL 237879.



## Business Bank of the Year. Four years running.

At Yea & District **Community Bank**<sup>®</sup> Branch we make it our business to make your business better. It's why we've been awarded Business Bank of the Year by Roy Morgan for the fourth year in a row.

**Drop into your nearest branch at 66 High Street, Yea or phone 5797 2188 to find out more.**

 **Bendigo Bank**  
Bigger than a bank.

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

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(17/06/2015)



## Thank You Letter.

Thank you to the Board once again for supporting our Annual Easter Tennis Tournament. The significant and generous contribution by the branch is certainly appreciated and enables the committee to spend less time fundraising and more time making the event better and better each year. This brings to an end the three-year sponsorship agreement. We are hoping the Yea & District **Community Bank**<sup>®</sup> Branch will continue to be a major sponsor of the event as we work our way towards the 100th running of the tournament in 2028.

Thanks again,

**Yea Tennis Club Inc.**

## 19th Annual Alexandra Truck Ute & Rod Show.



The Board of Yea & District **Community Bank**<sup>®</sup> Branch was pleased to again assist with funding of \$2,500 for the hugely successful 19th Annual Alexandra Truck Ute & Rod Show which was held over the Queen's Birthday Weekend in Alexandra's main Street. The huge crowd was treated to a great family day out which featured several hundred vehicles on show from prize winning giant highway trucks, to restored and vintage vehicles of all types. The Show is complemented by a full day program including the second largest wood chop event in the state with over 50 axemen competing, and a great line up of bands playing on the back of a truck in the main street plus much more.

## Did you know?

Bendigo and Adelaide Bank is Australia's fifth largest bank with 1.6 million customers and assets of \$65 billion. Our retail arm, Bendigo Bank, has more than 600 service outlets, including 305 locally owned **Community Bank**<sup>®</sup> branches that collectively have reinvested more than \$125 million of their profits into local projects.

Murrindindi Community Enterprise Ltd is the local company that operates the Yea & District **Community Bank**<sup>®</sup> Branch and its Alexandra Agency. It is owned by local shareholders who will receive dividend payments from their investment once the company is in a financial position to do so. Until then, our sponsorship activities are funded by Bendigo and Adelaide Bank via the Marketing & Development Fund.



Our local Board currently consists of seven Directors who each volunteer their time to help oversee the local community company.

**"Money works like blood – it needs to circulate around the local economy if it is going to keep it alive." David Boyle, New Economics Foundation**

Murrindindi Community Enterprise Limited 66 High Street, Yea VIC 3717 **ABN** 55 141 660 086 **Directors:** Gary Pollard (Chairman), Russell Wealands, David Roberts, John Handsaker, Kim Chadband, Karli Chase and Ian McKaskill.

## Yea & District Community Bank<sup>®</sup> Branch

66 High Street, Yea VIC 3717 Phone: 5797 2188 Website: [www.bendigobank.com.au/yea](http://www.bendigobank.com.au/yea)

Opening hours: Monday to Wednesday 9.30am – 4.30pm, Thursday and Friday 9.30am – 5.00pm and Saturday mornings 9.30am – 12 noon

### Alexandra Agency

Alexandra Newsagency & Tattstotto, 82 Grant Street, Alexandra VIC 3714 Phone: 5772 1025

Opening hours: Monday to Wednesday 9.30am – 4.30pm, Thursday and Friday 9.30am – 5.00pm and Saturday mornings 9.30am – 12 noon

## Upcoming community events.

### Yea 2015 Pink Dinner

Friday 9 October 2015 at Beaufort Manor. Enquiries to Jan Tull 0419 568 964 or Annette Coonan 0448 972 599

### 19th Annual Wood Show

Saturday 10 October 2015 10.00am to 4.00pm Organised by Alexandra Community Shed/Eildon & District Woodworkers Guild. Enquiries to Bob Carroll 0400 316 800

### 2015 Yea Camera Club Annual Show.

30 October – 3 November 2015. Enquiries to Kerry Gouldthorpe 0435 155 395

### Dinner/Dance Fundraiser for Yea Arts Carnivale

2 November 2015. Enquiries to Barb Glenister 0411 433 702

### Oaks Day Luncheon at Beaufort Manor

5 November 2015. Enquiries to Lisa Cornwall 0400 848 575

### Rotary Art Show

21 – 26 January 2016. Enquiries to Sean Munley

### Yea Arts Carnivale

22 – 26 January 2016. Enquiries to Bob Glenister 0411 844 192

If you would like your event included in our next newsletter drop into the Branch or Agency and leave the details.

**Follow what we're doing in the community at [facebook.com/yea](https://www.facebook.com/yea)**

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