

Chairman's message

Well, it's been a very exciting few months for everyone associated with Yea & District **Community Bank**[®] Branch. From the Board's point of view it has been both exciting and relief. Relief in the sense that the project is up and running and a feeling that all the work has been worthwhile.

Of course the work hasn't finished, it has changed and our focus is now on doing what we can to run a successful business. Much of that is in having faith in our planning and knowing from the experience of many others that the system works and works very well. The Board's focus now is ensuring that our branch runs according to the established guidelines and procedures. We have all been receiving training and assistance from senior Bendigo and Adelaide Bank Ltd staff in this regard.

Last week at our monthly Board meeting we had our first full monthly performance report and it was very encouraging. So far business levels are well ahead of target.

Our staff have all settled in extremely well and have coped with the demands of learning a new business in a short time. They too have been, and still are, undergoing extensive training. That's not to say everything has gone perfectly, and I suppose it never can, but our aim is to eliminate as many shortcomings as possible and rectify those that do happen. We certainly welcome any feedback in this regard.

As a shareholder, I encourage you to establish a business relationship with our branch, if you haven't already done so. I would also ask you to encourage your family, friends and acquaintances to do so as well.

I look forward to providing you with a more comprehensive report in the months to come.

Gary Pollard
Chairman



Molesworth Recreation Reserve

In a very practical demonstration of the benefits community banking brings, Chairman Gary Pollard recently presented Clarie Nelson of the Molesworth Recreation Reserve Committee with a cheque for \$17,070.



Gary made the presentation on behalf of the philanthropic arm of the Bendigo and Adelaide Bank Ltd the Community Enterprise Foundation™. When presenting the cheque Gary said "The more our community banks with us, the more we can put back into our community."

The Committee can now combine these funds with \$55,000 from the Department of Sustainability and Environment and \$17,070 from State Government to acquire and install a diesel pump and ring main that will secure water supply to the Molesworth Recreational Reserve and Camping Ground. This pump will also significantly reduce the time taken to fill and refill fire trucks and supply two arc sprays at the reserve to help protect people gathered there during a fire.

Yea & District **Community Bank**[®] Branch,
66 High Street, Yea VIC 3717
Phone: 5797 2188

Website: www.bendigobank.com.au

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

Murrindindi Community Enterprise Ltd

PO Box 231, Yea VIC 3717

ACN: 141 660 086

Chairman: Gary Pollard.

Directors: David Roberts (Secretary), Jim Osborne (Treasurer),
Russell Wealands, Sue Devereaux, Kim Chadband, Peter Heath,
John Handsaker, David Long.

Bendigo and Adelaide Bank Limited, The Bendigo Centre, Bendigo VIC 3550.
ABN 11 068 049 178. AFSL 237879.

BMPNL0204 (02/11/10)

Murrindindi Community Enterprise Ltd
Newsletter November 2010

Yea & District **Community Bank**[®] Branch is open!



Yea & District
Community Bank[®] Branch

 **Bendigo Bank**

Branch opening

Well Thursday 26 August 2010 finally arrived. A day our community had been looking forward to for nearly two years – the official opening of our very own Yea & District **Community Bank**[®] Branch.

It was just a wonderful day, thoroughly enjoyed by all who attended.

Despite the cool weather a large crowd gathered to celebrate this historic occasion for our district. The large crowd that gathered was entertained with performances from the talented children in the combined school's Boite Choir and Gypsy Moon, a local singing/musical duo.

Chairman, Gary Pollard introduced the Directors and the local branch staff, and welcomed Bendigo Bank before reflecting on the journey and volunteer contributions that had led us to this day.



Gary said "Our Steering Committee Members and Directors had given many, many hours of their time to engage with, explain the model to, and demonstrate that this community wants, and are prepared to support our very own **Community Bank**[®] branch of the Bendigo Bank.

Despite the obvious difficulties the campaign faced with the global economic crisis and Black Saturday bushfires we achieved our objective in quick time clearly demonstrating the tremendous community support for our own branch."

Local identities Don McLeish, Betty Berkery, Con Hildebrand, Ron Drysdale and Norma Tobias cut ribbons held by the six local school Captains allowing the crowd to inspect the branch and its new modern banking facilities.

The large crowd rushed to get balloons and a 'letter' for the official photograph in front of the branch seen above. 'Our branch is now open for Business!' Gary said.



Thank you for your support

Since Yea & District **Community Bank**[®] Branch opened in August this year, we've enjoyed the opportunity to become an increasingly important part of the local community.

And we'd like to thank you for your support in returning locally-owned banking and a comprehensive range of financial services to our community. Without commitment from locals like you, our **Community Bank**[®] branch would not have been possible.

Of course, Yea & District **Community Bank**[®] Branch is more than just financial services. We're encouraging community collaboration, keeping local money and local jobs in our community and directing profits to local initiatives and projects.

As a special offer to you, until 26 November 2010 Yea & District **Community Bank**[®] Branch is waiving the establishment fees on all new home loans and personal loans transferred to the branch* – and that means big savings for you. We're also waiving the documentation fees on commercial loans for our business customers.

So call in and see us at 66 High Street, Yea, or phone us on 5797 2188. I'd be delighted to explain the benefits of this great offer to you, or discuss the full range of financial products and services we offer, including agribusiness banking. Remember, we are open Saturday morning for your convenience. At Yea & District **Community Bank**[®] Branch we like to take time to understand your needs and help you meet your financial goals. Remember, our success will provide prosperity to the community.

We look forward to seeing you soon.

Lyn Southurst
Branch Manager



* All other additional legal, valuation or government charges will be payable by the customer, including any costs associated with additional securities, documents or valuations. Subject to terms and conditions. Fees and charges are subject to change. All loans are subject to the bank's normal lending criteria. **Community Bank**[®] branches are franchised businesses of Bendigo and Adelaide Bank Limited. All the banking products offered by **Community Bank**[®] branches are provided by Bendigo Bank. www.bendigobank.com.au Bendigo and Adelaide Bank Limited, The Bendigo Centre, Bendigo VIC 3550. ABN 11 068 049 178. AFSL 237879 Offer expires 26 November 2010.

We support our community

Grant Recipient	Purpose	\$
Yea Seed Savers Club	Participation at Yea Market	150
100k North / Cittaslow Committee	Translation preparation and print application	100
Murrindindi/ Woodbourne RFBrigade	Photocopier, Printer and Urn	300
Yea Wetlands Committee	Printing of Wetlands Newsletters	250
Yea High School	SMS Service Fridge Magnet	300
Murrindindi/ Woodbourne Community Hub	Kitchen utensils, urn, cutlery, crockery	150
Yea Race Club	Contribution to Solar Lighting at carpark	200
Strath Ck Landcare Group	Hamilton Tree Planter	105
Yea Golf Club	Herbicide for weed control	300
Friends of Yea Railway	Friends of Railway Catering Aprons	100
Yea & District Historical Society	4 Drawer Filing Cabinet	300
Yea TOWN Club	A Computer for maintaining records	150
Yea A,H&P Show Committee	4 Drawer Filing Cabinet	300
Glenburn Rural Fire Brigade	A set of Emergency Flares	200
Yea Camera Club	Photographic Lighting Boxes	300
Total		3,205

