



Rupanyup/Minyip **Community Bank**® Branch Newsletter February 2012

Chairman's report



It is with much pride that I am able to write a few words on behalf of the Directors of Rupanyup Minyip Finance Group.

The Board would like to thank our past Chairman Gary Bourke, for his tireless work over the last two years. His enthusiasm is enough to encourage us to move the business forward, and have pride in our **Community Bank**® Company.

Our business book has reached around \$62 million. This has only been achieved through the hard work of our Manager, Meagan, and all of the staff at our two branches.

At this level we are able to put back into the community around \$100,000 this past year. This is an enormous boost to the many organisations that are struggling to survive in our community.

The Board has been able to support a new initiative in the form of two scholarships, for our local students that would like to attend university. These things are only becoming available because you support your **Community Bank**® Company.

We all need, and use a bank to support our business. By using the **Community Bank**® branches you are able to put money back into our community to keep them viable.

Lloyd Milgate
Chairman

Manager's report

As the Manager of Rupanyup/Minyip **Community Bank**® Branch I am delighted to welcome you to the first edition of our seasonal newsletter.

Today, Rupanyup/Minyip **Community Bank**® Branch continues to grow and support the local communities.

It's great to see so many reports coming in from local organisations who have completed their projects from 2011 Rupanyup/Minyip **Community Bank**® Branch grants program and is the most rewarding part of working for the **Community Bank**® branch. I'm sure that the reputation and responsiveness by the **Community**

Bank® Company to the community will continue with local sponsorship and grant programs.

Through the support of the local community, the Rupanyup/Minyip **Community Bank**® Branch has contributed more than \$700,000 to local community projects. These contributions have gone to assist both major and minor projects and could not be done without your support.

The **Community Bank**® Board and branch staff also deserve acknowledgement – by supporting and promoting the business at every opportunity.

The latest **Community Bank**® branch initiative is the establishment of both the Rupanyup & District **Community Bank**® Scholarship and the Minyip & District **Community Bank**® Scholarship.

This will provide two students from the local area the opportunity to attend university for the first time in 2012, with the scholarships being to the value of \$5,000 each for the first year. Additional details will be provided next issue once the recipients have been announced and I wish everyone all the best heading off to university this month.

Bendigo Bank has also joined the ranks of the major lenders as far as their competitiveness is concerned and out done themselves on service. With the recent upgrades of Bendigo and Adelaide Bank Ltd's credit rating from BBB+ to A- and also Rural Bank's from BBB+ to A-. This upgrade reflects the sound risk management practices of the organisations.

More exciting news is that the Rupanyup branch will see a refurbishment in the coming months, so please bear with us while we continue to improve your banking experience.

Whilst the Rupanyup/Minyip **Community Bank**® Branch continues to contribute to the community, we seek your assistance in maintaining and increasing our contributions, so whatever financial, equipment finance, agribusiness, insurance and investment requirement you or your friends require, please contact us at Rupanyup on 5385 5320 or Minyip on 5385 7680 or email meagan.edwards@bendigobank.com.au.

I will be at the Wimmera Machinery Field days so drop into the Moore Pavilion and say hello.

Meagan Edwards
Branch Manager

Minyip Recreation Reserve Kubota Mower

The Minyip Recreation Reserve Committee of Management Inc. recently took delivery of a brand spanking new, Kubota front deck, ride on mower.



The Kubota was funded by a grant of \$16,170 from the Rupanyup Minyip Finance Group together with a grant of \$6,850 via the Yarriambiack Shire Council SHARE Community Grants Program, and the balance being met by the Minyip Progress Association.

“This wonderful support from the Finance Group (Rupanyup/Minyip **Community Bank**® Branch) enables us to provide a top class community facility at the Reserve and also for the Progress Association to maintain the Minyip caravan and rest stop,” said Committee Chair Ken Milgate.

“The advantage of the front deck is that it cuts before the mower wheels push the grass down flat and the cut grass is then scattered all around, not windrowed or heaped,” he added.

The Kubota is powered by a 35hp diesel motor and has already done about 13 to 14 hours work.

“It really does an excellent job,” said Milgate.

“In fact it’s a bit quicker than our previous one - takes a bit over one and a half hours now.”

Rupanyup/Minyip Finance Group Limited

16 Cromie Street, Rupanyup VIC 3388

ABN: 79 083 123 924

Chairman: Lloyd Milgate.

Directors: Judy Maher (Treasurer), Kristy Davison (Secretary), Natalie Robbins, David Matthews, Gary Bourke, Peter Niewand, Max Hood, Samantha Freeman-Matthews, Peter Knights (Non Director), Jenny Walsh, Michelle Clark, Anthony Chapman.

Shade Sail Extension at Minyip Pre-School

The Parents Committee of Minyip Pre-School realised the need for our shade sails to be extended, in an area over the outdoor setting that had been installed recently at the kindergarten.

The children love to sit outside and enjoy their milk and fruit morning teas and their lunches when the weather is nice outside. While sitting with them one day we looked at the shade and how it was not adequate for the purpose, and we decided that we needed to look at making the shade sail bigger for the children. We are also looking at joining the National Sun smart schools network, and to do that we needed to improve our shaded areas available to the children.

We were very lucky to receive grants from the Minyip Lions Club and Cargill. These grants did not cover the whole cost of the shade sail that was required so we obtained a grant from Minyip **Community Bank**® Branch.

We are now very proud to say our new shade sail has been installed and the children and kindergarten teachers are enjoying the extended shade. This extended shade also now satisfies the new accreditation standards set down by the Department of Education and the Yarriambiack Shire Council’s sun smart policy.

Our shade sail was provided by Carey Covers from Stawell who were very easy to deal with and installed the sail in no time at all, and we are grateful to Minyip **Community Bank**® Branch for the grant to help us provide the children of Minyip and surrounds a safe and functional play space that they can learn and grow in.

Jo Hotker
Secretary



Bendigo Bank

penny pincher splurger or thinker?

Discover your student money mojo. Pick up your **FREE** copy of **26 Things** at 32 Cromie Street, Rupanyup or 63 Main Street, Minyip and find out if you're a penny pincher, collector, avoider, splurger or thinker?

Bendigo and Adelaide Bank Limited ABN 11 068 049 178 AFSL 237879 (148221_v3) (27/01/2012)



Bendigo Bank

Rupanyup/Minyip **Community Bank**® Branch



A great new service for our community organisations

Rupanyup/Minyip **Community Bank**® Branch is excited to offer a new service called, CommunityPOS™. This service will allow local community group customers to borrow a mobile EFTPOS terminal to take card payments at fundraising events.

Providing your local community group is a Bendigo Bank customer, you are able to apply for temporary access to the mobile EFTPOS terminal when holding a fundraising or charitable event.

This service is a quick, low cost solution for community groups to accept real-time card payments on the day of the event and will provide a fantastic opportunity for schools, sports clubs and community organisations to use the service on registration days, membership drives or school fetes as an example.

Organisations rarely have the money to pay for an EFTPOS terminal year round or only need the service sporadically. This service fills the gap. For it to be linked to your organisations Bendigo Bank account all we require is 48 hours notice prior to the event.

Under the service, the EFTPOS terminal is borrowed for the time that the community event is held; and once it's over, the branch calculates the value of the card transactions processed, and pays them directly into the group's nominated Bendigo Bank account.

If your community group is interested in utilising CommunityPOS™ or would like to see how it works, call in to the branch today.

We only have one terminal, therefore if you have an event coming up, drop into the branch and book it in early.

Money that supports local jobs and community projects

The Rupanyup Primary School was able to produce a glossy colour 2011 School Magazine with the assistance of the Rupanyup/Minyip **Community Bank**® Branch.



My idea was to provide each student's family with a copy of this magazine that highlighted the events and activities throughout the year. Mrs Jan Dunlop accepted the first copy of this magazine on behalf of the bank at our School Concert night on 15 December.

I have had nothing but positive feedback about the magazine and I know the school community is most appreciative of receiving this keepsake. Without the banks assistance either the school or its families would have had to come up with the funds for this project. This is another example of how the Rupanyup/Minyip **Community Bank**® Branch has made a valuable contribution to our community.

Gavin Young
Acting Principal –Rupanyup Primary School

Wimmera Machinery Field Days

It's never a better time to catch up with us, than at the Wimmera Machinery Field days on 6, 7 and 8 March. We will be located in the Moore Exhibition centre and to ensure you get a great deal on equipment finance we would like to extend to you a special offer of a 0.25% discount on the current rates on the full range of our equipment finance products. After all, you might just spot that tractor that you've been wanting!

All information correct as at 1 January 2012 and is subject to change. Terms and conditions and fees and charges apply. Subject to Bendigo Bank's normal lending criteria. Bendigo and Adelaide Bank Limited, The Bendigo Centre, Bendigo, VIC 3550. www.bendigobank.com.au ABN 11 068 049 178. AFSL 237879.

We see the big picture

Industry specialisation Seasonal variability Market knowledge Commitment to rural Australia Australia-wide network



We see the detail

Tailored agribusiness products Cash flow focused Specialist agribusiness managers On-farm visits Community benefits

U see results

Drop into Rupanyup Branch or Minyip Branch to arrange an appointment with Damian Bryan your local agribusiness manager.

Bendigo and Adelaide Bank Limited ABN 11 068 049 178
AFSL 237879 (148579_v2) (3/02/2012)

www.bendigobank.com.au/agribusiness

 **Bendigo Bank**

Staff profile

Sam Neale - Financial Planner



What do you like about the Wimmera?

Since moving from Ballarat 12 months ago, the two things that stand out to me are the nice warm weather and the friendliness of everyone I have met and spoken to.

The sport I barrack for? Cricket, Golf and AFL (Melbourne Demons!!).

The hobby I most enjoy? Playing golf.

What are you passionate about? My work and Melbourne Footy Club.

Where did you grow up and what was it like? I spent the majority of my Childhood in Darwin and moved to Maryborough (Victoria) when I was 15. Darwin was a great place to grow up however was a little too far away from the big events like AFL games and Test match Cricket.

The Wimmera needs: A regular train service to Melbourne and a Greek Restaurant.

What do you like about Rupanyup/Minyip Community Bank® Branch? The great connection it has with the local community and the benefits they have provided through community grants and sponsorships.

Helping you and your community

By supporting your **Community Bank®** branch, you are directly supporting your community.

Banks make profits from the differences in interest rates between deposits and loans, called a "margin". Whenever you save or borrow, the bank earns a margin, which of course usually goes straight to head office.

The difference with a **Community Bank®** branch is that your community directly shares this margin income. Any profit the **Community Bank®** branch makes after deducting operating expenses can then be ploughed straight back into supporting local community needs.

We actively support many local community organisations, ranging from sporting groups, cultural groups and have in fact supported more than 60 different organisations. For us to support your community organisations, we also need your support and would like to take this opportunity to inform you of just how we are able to serve you.

At the Bendigo, we can cover all your banking needs from personal accounts and lending, Agribusiness, Equipment Finance, Financial planning, business banking, Insurance, Telco and simplified credit cards and personal loans.

Just by having your account flagged to Rupanyup/Minyip **Community Bank®** Branch you can then bank with Bendigo Bank wherever you are, you don't even need to use a branch. You can bank 24/7 online and electronically if you like and your home town will still share the income your banking generates.

Bendigo Financial Planning

Helping you plan your financial future



A Bendigo Financial Planner can help you identify your financial goals and assist you to implement achievable, understandable and cost-effective ways to make them a reality.

Sam Neale, our qualified Bendigo Financial Planner, is available for appointments at Rupanyup/Minyip **Community Bank®** Branch, 32 Cromie St Rupanyup or 63 Main St Minyip. To make an appointment, please talk to one of our friendly staff or phone 03 5385 5320 Rupanyup or 03 5385 7680 Minyip.

Bendigo Financial Planning ABN 81 087 585 073 AFSL 237898. A member of the Bendigo and Adelaide Bank Group. (147689_v4) (16/01/2012)

Rupanyup/Minyip **Community Bank®** Branch

www.bendigobank.com.au

Rupanyup **Community Bank®** Branch,
32 Cromie Street, Rupanyup VIC 3388

Phone: 5385 5320

Website: www.bendigobank.com.au/rupanyup

Opening hours: Tuesday and Thursday 10.00am – 4.00pm
and Friday 10.00am – 5.00pm

Minyip **Community Bank®** Branch,
63 Main Street, Minyip VIC 3392

Phone: 5385 7680

Website: www.bendigobank.com.au/minyip

Opening hours: Monday and Wednesday 10.00am – 4.00pm
and Friday 10.00am – 5.00pm