



Chairman's report.



The year is rushing through as we nearly hit half year again! The Rupanyup/Minyip Finance Group has seen a lot of changes through the financial year as everyone is aware and we are seeing a more stable time now that the new hours have been in place for a few months.

I would like to thank the staff for their assistance and willingness to adopt the new hours and the changes that have arisen in their days worked. We also appreciate the community in their support and also the feedback on the hours of operation and in time we will be reviewing the results of the change.

There have been some great projects on the go in the community through last year's project funding and we are starting to see them being delivered, including the shade sail at the Dunmunkle Lodge, the cricket nets at the Minyip Recreation Reserve being funded fully in conjunction with local government and the Rupanyup and District Men's Shed building getting started to name a few.

I hope the cropping season has seen a smooth run for people and we can only hope for a higher rainfall Winter and Spring to get a good season under our belt following last year.

Recently Max Hood has stepped down from the Board after ten years of great service to the Rupanyup/Minyip **Community Bank**[®] Branch due to other commitments, and we would like to thank Max for the amazing service he has given to the community in the role as Director, including three years as Chairman.

Regards

Anthony Chapman
Chairman

Rupanyup/Minyip Finance Group Limited 16 Cromie Street, Rupanyup VIC 3388 **ABN 79 083 123 924** **Directors:** Anthony Chapman (Chairman), David Matthews, Natalie Robbins, Gary Bourke, Peter Niewand, Kristy Davidson, Samantha Freeman-Matthews, Michelle Clark, Natalie Krause (non - Director Secretary) and Megan Turner (non Director).

The Rupanyup/Minyip Community Bank[®] Branch helping you and your community.



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

Banks make profit 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 over 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 Rupanyup/Minyip **Community Bank**[®] Branch, 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 or Minyip **Community Bank**[®] Branch you can then bank with Bendigo and Adelaide 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.



Money that supports local jobs and community projects.

Damian Bryan
Branch Manager

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2015 Mothers Day Classic.



What makes up a **Community Bank**[®] branch community? Well here at Bendigo and Adelaide Bank's first two **Community Bank**[®] branches, we have a few special ingredients and getting behind a good cause and showing a whole lot of heart is one of them.

For the fourth year in a row we let our true colours shine in pink and sponsored the local annual Mother's Day Classic, helping to raise much needed funds for breast cancer research.

Breast cancer is one of the leading causes of death in Australian women, affecting mothers, sisters, grandmothers, daughters and their families each year. We are very proud to be the major sponsor of this worthwhile event.

Over the course of our four year involvement, up to \$6200 has been raised to date, safe to say we are extremely proud of our community's fundraising efforts – what a great achievement!

And of course in the true spirit of community, a number of businesses in the district came together to support this valuable cause. One of them was the local Horsham bakery, donating a delicious morning tea of finger buns providing much needed fuel for the keen walkers.

This is but one of a number of worthy causes that we support. Why, because like any **Community Bank**[®] branch community, we care.

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Rural Bank offers a range of FMD account options and you have a choice of variable or fixed rates, or a combination of both, depending on your investment requirements.

You can open a Farm Management Deposit at any time during the year, when it is of most benefit for you. To find out how, phone Rupanyup **Community Bank**[®] Branch on 5385 5320 or Minyip **Community Bank**[®] Branch on 5385 7680.

HAVE YOU MET YOUR LOCAL RURAL BANK FARM FINANCE SPECIALIST?

To find out more about Rural Bank's range of specialist farm finance products and services, visit your local branch at **63 Main Street, Minyip** or **32 Cromie Street Rupanyup** or phone **5385 7680** or **5385 5320** to speak to Damian Bryan.

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Agribusiness products issued by



Rupanyup/Minyip Community Bank[®] Branch

Rupanyup – 32 Cromie Street, Rupanyup VIC 3388 Phone: (03) 5385 5320
Opening hours: Tuesday 11.00am – 4.00pm, Thursday 11.00am – 4.00pm and Friday 9.00pm – 12.30pm
Website: www.bendigobank.com.au/rupanyup

Minyip – 63 Main Street, Minyip VIC 3392 Phone: (03) 5385 7680
Opening hours: Monday 11.00am – 4.00pm, Wednesday 11.00am – 4.00pm and Friday 1.30pm – 5.00pm
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