



Rupanyup/Minyip **Community Bank**[®] Branch Newsletter May 2012

Chairman's report



How time flies, it only seems like yesterday since our last community newsletter.

As mentioned in our last newsletter the Rupanyup/Minyip Finance Group has supported two young adults to attend university this year. Under the guidance of the Community Enterprise Foundation™ we have selected Sam Carter and Sean Walsh as the recipients

of these two scholarships. All of the applicants were of very high standard. We wish Sam and Sean and all the students the best with their chosen university courses.

This year we have been able to support both district football clubs (Minyip/Murtoa Football Club and Rupanyup Football Club) as well as being joint sponsors of the Wimmera League with Bendigo Bank and Dimboola & District **Community Bank**[®] Branch.

The Board of Rupanyup/Minyip Finance Group is working on its budget for 2012/13. With much of the world in financial trouble, this does have a direct affect on our income for the forthcoming year. We will be very mindful of this in running our business, and we will be doing a strategic planning session to look at the long term view of the **Community Bank**[®] branch.

Our staff at Rupanyup and Minyip can also provide products other than banking. We have, with the support of Bendigo Bank, the resources to supply products like Insurance, Financial Planning, Telco and all of your Agribusiness needs. Any profits from these products go back to your town.

Lloyd Milgate
Chairman

Minyip Men's Shed

Minyip Men's Shed president Eddy Figg and secretary John Niewand inspecting the arrival of our new electric welder and steel cut off machine, purchased from the funds granted to the Minyip Men's Shed by Rupanyup/Minyip **Community Bank**[®] Branch.

We are also investigating the purchase of bending equipment to assist with our steel side of our Men's Shed.

These items, together with our other equipment all go to make the Minyip Men's Shed a well equipped place for the men of our district to get together, and in doing so experiencing fellowship, fun, and service to the community in which we live.

A big thank you to the Rupanyup/Minyip **Community Bank**[®] Branch.

John Niewand



Manager's report



Welcome to the winter edition of our **Community Bank**[®] branch newsletter, time to rug up, eat pies and watch the footy!

It is with great excitement that we are able to announce that Sam Carter and Sean Walsh were the deserving recipients for the Rupanyup & Minyip **Community Bank**[®] Branch's scholarships.

We would like to thank everyone who sent in an application; I hope that you are all having a wonderful first year at university.

There were recently amendments to government regulations for farm management deposits which now allows for Farm Management Deposit's to be held at more than one provider, give us a call for more information, just another way to support your community.

We are already almost half way through 2012 and you should all get your thinking cap on as there will be a 2012 grants program coming soon - application will be out in August.

The Community POS facility has been getting used and I would encourage you to drop in or give the branch a call if your community organisation has an event that you would like to use it for. We only have one machine between the two branches so if you have a specific date, come and lock it in. It's so easy to use and has the funds credited right bank into your organisations account.

Recently Jan Dunlop, Kellie Oxbrow, Jenny Huebner and I participated in the gruelling 100km Oxfam Challenge to raise funds for poverty and injustice across Australia and the world.

I would personally like to congratulate each one on their great accomplishment and one day in the future I will have to take up the challenge again and make the distance. Big shout out to Fred Dunlop, Anthony Huebner and Elissa Chalmers on being an excellent support team.

As I write this, I find that it is almost time to attend the official opening of the kinder gym where our very own Chairman Lloyd Milgate will unveil yet another great project completed with the assistance from a 2011 Rupanyup/Minyip **Community Bank**[®] Branch grant.

Meagan Edwards
Branch Manager

Bank sponsorship a kick in the right direction



This year sees the partnership of Bendigo Bank, Rupanyup/Minyip **Community Bank**[®] Branch and Dimboola & District **Community Bank**[®] Branch join forces as the new naming rights sponsor of the Wimmera Football League. The league will now be known as the Bendigo Bank Wimmera Football League.

Bendigo Bank's Regional Manager for Ballarat/Wimmera, Simon Cornwell, said the partnership is another example of how Bendigo Bank and **Community Bank**[®] branches are committed to delivering significant benefits to local sporting and community groups.

"We believe that country football helps to form the heart and soul of a community", Mr Cornwell said.

More than \$960,000 has been returned by Bendigo Bank and **Community Bank**[®] branches throughout the Wimmera community and to further support the Wimmera communities

You can also earn valuable dollars for your club. Simply SMS 040BENDIGO and type WFL followed by your club name or drop into Rupanyup/Minyip **Community Bank**[®] Branch.

Agribusiness offer ending soon

Expect the unexpected with Bendigo Agribusiness.

At Bendigo Bank, we understand your business and have all the products you need to run a successful farm. You'd expect that of any bank.

But we also continue to open branches and create jobs in the bush and invest our profits in much-needed community initiatives and projects.

A special offer to join Rupanyup/Minyip **Community Bank**[®] Branch.

Bendigo Agribusiness is pleased to announce the development of a compelling offer for primary producers

From now until 15 June 2012, you can take advantage of a discounted application fee and in addition we are offering to assist in meeting some of the switching costs associated with transferring your lending to Bendigo Bank.

To find out how we can help you, your agribusiness, and your community succeed. Drop into Rupanyup/Minyip Community Bank[®] Branch at 32 Cromie Street Rupanyup, or 63 Main Street Minyip or call your local Agribusiness Manager, Damian Bryan.

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This offer is open to new agribusiness customers, existing customers who are primary producers but do not hold an agribusiness account or existing customers who have split banking arrangements looking to consolidate into one agribusiness account. The offer is available on the Bendigo Agribusiness Seasonal Account, Bendigo Agribusiness Term Loan Account or Bendigo Agribusiness AgriManager[™] between 20 February 2012 and 30 June 2012.

Agribusiness products are issued by Rural Bank Limited ABN 74 083 938 416 AFSL 238042 and distributed by Bendigo and Adelaide Bank Limited as sales agents for Rural Bank. Bendigo Bank acts as an agent for Rural Bank in relation to non-cash payment products and phone and Internet banking. Bendigo Bank receives a commission of up to 0.5% p.a. of the average balance on deposit or lending accounts.

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
with a Bendigo Farm
Management Deposit Account

For more information drop into Rupanyup/Minyip **Community Bank**[®] branches or phone Rupanyup on 03 5385 5320 or Minyip on 03 5385 7680 to arrange an appointment with Damian Bryan your local Agribusiness Manager.

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Minyip Fools Festival and Show 2012



Above: Committee Members Dianne Knoll with Husband Steve and Peter Bridgland, say hello to the Bendigo Bank Pig on festival day.

The annual Minyip Festival this year combined forces with the Minyip Show Committee to host the Minyip Fools Festival and Show on Sunday 1 April 2012.

Yarriambiack Shire Councillor John Kempfort officially opened the day.

A long list of attractions including, jumping castles, a climbing wall, live band, model railway exhibit, Wimmera youth bus, art show, pavilion entries and a Murtoa College dance performance kept the crowd entertained.

Minyip Primary Parents & Friends Club provided delicious cakes/slices for sale, Minyip Pre School sold popcorn and Minyip Lions cooked the free BBQ.

Minyip Fire Brigade and Dunmunkle SES was also in attendance.

The Minyip Festival and Show is always well supported by the community and our local community groups which makes the event the success it is.

The Minyip Festival Committee prides itself on being able to provide a fun family day at minimal costs to the Minyip community. This would not be possible without the support of our generous sponsors, Rupanyup/Minyip **Community Bank**[®] Branch, The Yarriambiack Shire, Wimmera Primary Care partnership and Dunmunkle Health Services.

Kylie Landwehr

Staff profile



Damian Bryan, Agribusiness Manager

What do you like about the Wimmera? The weather and the friendly people you meet, either in work or sporting environment.

Teams that I support: Geelong, Melbourne Storm and Horsham Saints.

Hobbies that I enjoy most: Cricket and golf.

What are you passionate about? Family and Geelong Football Club.

The Wimmera needs: A dual lane highway between Melbourne and Adelaide.

Where did you grow up and what was it like? I grew up on the family farm at Dunmunkle East, just outside of Minyip and later moved to Horsham. I am married to Trisha, and have two children, daughter Tayla and son Harry.

What is your banking experience? With over 20 years in banking experience and an in depth knowledge of rural lending, I am based in Horsham and also cover Edenhope, Dimboola, Rupanyup, Minyip and Warracknabeal regions.

Oxfam Trailwalker 2012



On the drizzly morning of 20 April 2012, we left our Motel heading for our assigned 8.30am kick off for the Oxfam Trailwalker 2012.

Alas, one or maybe two, minor, or maybe major, navigating errors, and we were faced with the embarrassment of missing our designated start time and having to wait to start with the 10.00am group.

At least the rain had stopped by then, or so we thought.

Finally we set off feeling like rock stars, along with 250 other teams, with loads of cheering, loud music and photographers.

Our spirits were high, even when the rain started again. We still had smiles on our faces and a spring in our step.

The sun eventually came out and the scenery was lovely, as we came upon Belgrave, the home of Puffing Billy - also the home of the steepest footpath in the history of footpaths!

Smiles faded and sprits dampened as we came to realise this was only the beginning and things were about to get worse, much worse.

More rain, steep muddy inclines, rocky climbs in the dark dodging tree roots and slippery slopes, all combined to make this one of the hardest, most challenging things any of us had done in our lives.

At 4.00am Saturday morning, in freezing temperatures, we reached the 59.5km checkpoint and had a couple of hours rest. Unfortunately for Meagan, stopping wasn't the best thing for her already ailing hips and she was forced to pull the pin at this stage.

When the sun came up, the rest of us headed off for a long days walk, culminating in our final seven kilometre leg, the most treacherous of the entire 100km, which took us almost three hours to complete.

Finally, at 9.30pm on 21 April 2012, we crossed the finish line. There were tears, hugs, camera flashes and massive smiles and laughter.

After assessing the damage to our feet which included massive blisters, particularly under toe nails, and feeling pretty darn happy with ourselves, we left the Oxfam Trailwalk behind for a good night's sleep and vowing never to do it again!

We are very grateful for the support of the Rupanyup Minyip Finance Group, community members, family and friends, who helped us raise \$2,100, which will go towards Oxfam's fight against poverty all over the world.

We would like to make a very special thank you to our support crew for the event, Elissa Chalmers, Tony Huebner and Fred Dunlop who at every checkpoint, had our chairs set up, the kettle hot and massaging hands at the ready.

Even in the middle of the night, in the freezing cold, they managed to stay cheery and supportive.

Meagan Edwards, Kellie Oxbrow, Jenny Huebner and Jan Dunlop

Bendigo Bank Scholarship letter

So here I am, the University of Ballarat, somewhere which I would have never even thought of being last year during the frenetic pace of Year 12.

Nevertheless, I am now here, settled down and undertaking my Bachelor of Physical Education course.

The first week of university was like any other first week of a new school: I had no idea where to go and I knew no-one. That has all changed now and I am thankful for getting the opportunity to further my studies here at UB.

I'm sure everyone (especially parents) are well aware of the financial cost that studying at university can harbour, however I have been lucky enough to have received the Bendigo Bank Community Scholarship which has allowed me to purchase the necessities and any other incidental costs that have arisen during my course so far.

The scholarship grant has taken away a large amount of stress that I would otherwise be feeling without it as the accumulation of the HECS debt can be a very shocking figure.

I would like to take this opportunity to personally thank the Bendigo Bank for their generosity in providing me with Bendigo Bank Community Scholarship as it is has been a vital aid during my time at university so far.

I look forward to returning back to Rupanyup, a town that has given me so much during my 18 years, and catching up with all my friends and family as often as I can.

I also look forward to my next three and a half years of study at UB with excitement and anticipation.

Once again, thank you to the Rupanyup Township and to the **Community Bank®** branch for their kindness.

Sam Carter



Scholarship recipients –
Top: Sam Carter
Above: Sean Walsh

Rupanyup Dirt Music Festival 2012

"Anything you can play on a verandah, you know dirt music" Tim Winton

On 1 April 2012, Rupanyup Major Events and the Rupanyup community as a whole hosted the 2nd annual Dirt Music Festival. About 25 acts and 250 people shared a beautiful, sunny, music filled day.

Performances were spread across eight venues including three private verandahs, the Rupanyup Memorial Park, Rupanyup Memorial Hall, Rupanyup Primary School and St Phillips Anglican Church, all told a very attractive showcase of the spaces important to the community of Rupanyup.



The festival was free of charge and enjoyed by a wide cross-section of locals and people from further afield. Those who attended were

Left: Archer and the long gone daddy's.

treated to a diverse range of quality music played by artists who gave their time for nothing more than the pleasure of sharing music.

From old time Blues to didgeridoo and pipers to our own local choir. There was something to be enjoyed by any music lover including a musical workshop for kids aged 0 - 6.

The festival committee would like to thank all those who made the festival possible, private hosts, sponsors (including the Rupanyup/Minyip **Community Bank®** Branch), the community of Rupanyup, a very happy and respectful audience, and most particularly the artists, without whose generosity there would be no festival.

Next year's Dirt Music Festival will be held on 7 April 2013. See you there.

Ray Kingston

Rupanyup/Minyip Finance Group Limited

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ABN: 79 083 123 924

Directors: Lloyd Milgate (Chairman),
Kristy Davidson (Secretary/Treasurer, Non-Director),
Natalie Robbins, David Matthews, Gary Bourke, Peter Niewand,
Max Hood, Samantha Freeman-Matthews, Michelle Clark,
Peter Knights (Non-Director), Jenny Walsh, Anthony Chapman.

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Opening hours:

Monday to Thursday 10.00am – 4.00pm
and Friday 10.00am – 5.00pm

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and Friday 10.00am – 5.00pm