



Mirboo North & District Community Bank Branch AGM and Grants night – 30 October 2019.

Another exciting financial year has passed for our Community Bank branch with in excess of \$85,000 contributed back to the community in grants, donations and sponsorship. At a well organised event on 30 October, the Mirboo North & District Community Bank Branch held its combined AGM and Grants night.

This year Warren Warner has taken on the role as Chair of Strzelecki Ranges Community Enterprises Limited (the company holding the Bendigo Bank franchise and trading as Mirboo North & District Community Bank Branch), after the resignation of former Chair, Kerry Peachey. Warren's drive and passion will assure the continued excellent progress of the company.

Importantly, Warren pointed out, "The Strzelecki Ranges company employs the Community Bank branch staff and manages the franchise. This involves the Board managing the annual budget, human resources, the property, marketing and advertising, business and development, and overall governance. I always stress that it's the Branch Manager and staff who deal exclusively with customers; the Board has no knowledge of individual customers' banking. We Directors are only aware of the aggregate amount that customers' business generates."

Warren confirmed a fully franked dividend of 5 cents which is 5% on shareholders' investment and thanked shareholders for their trust and support. He also mentioned that thanks to the loyal customers, staff and Board it has been possible for \$1.036 million to be contributed back to the community in the form of grants, sponsorships and donations since the Community Bank branch's inception.

The AGM saw the election of new Director, Kerry Ives to the Board. Kerry will be an excellent addition to the business with a long list of experience in both the public and private sector. Marg Lynn was farewelled from the Board; her expertise in many areas



over the years has seen consistent growth of the business. Marg will become Ambassador for the Community Bank branch and in this capacity her knowledge and expertise can still be drawn upon. She will make a fine representative of the company.

Branch Manager, Alan Bannister, highlighted the excellent progress the Community Bank branch has made since opening in 2010 with substantial growth and a good gain in customer numbers. Alan thanked the staff who continue to provide friendly, professional service and are the branch's biggest asset. After thanking Directors, shareholders and the community, Alan encouraged all to recommend the Community Bank branch to the businesses and groups they are involved with to ensure that new customers continue to be gained.

Representing Bendigo Bank, Regional Manager for South and West Gippsland, Gerry Marvin summed up by acknowledging the good governance of the Board, the great partnership between ►

Strzelecki Ranges Community Enterprises Limited 88 Ridgway, Mirboo North VIC 3871 ABN 76 139 013 095

Directors: Thomasin Bales, Colin Brick, John Butler, Anne Marie Dieperink, Matt Gleeson, Janette Head, Marg Thomas, Warren Warner, Kerry Ives.

Mirboo North & District Community Bank Branch AGM and Grants night – 30 October 2019 (continued).

Bendigo and Adelaide Bank and our Community Bank branch, and the supportive, vibrant local community. Gerry emphasised the great success of the unique Community Bank model which has the advantage of providing significant contributions back to the community.

After the official AGM business concluded, Jan Head, Chair of the Grants Committee, began the exciting presentation of the grants with Directors and staff handing out nine grants to the lucky community groups. Grants were awarded to community groups in the districts of Mirboo North, Boolarra and Yinnar.

It was truly inspiring to hear about the projects the grant recipients had selected. One such project was replacing lower weather boards on the Budgeree Hall with cement sheeting and building a small verandah, to fire proof the building. The hall is situated in a wildfire area and narrowly missed being razed in the March 2019 fires. Another was ARC Yinnar, a unique centre for creativity and contemporary arts, receiving a grant to remove asbestos enabling the commencement of a much needed re-development of the building. Here in Mirboo North our beloved Op Shop's grant assisted the purchase of retail premises to provide improved fund raising opportunities to the many community groups who use the Op Shop.

The 2019 Community Bank grant recipients are:

Mirboo North Lions Club for their recent motorcycle event, the Allambee South Community Centre for a ride-on mower, Budgeree Hall Reserve Committee for fire prevention work, Boomerang Bags for the “Sew Safe –Sew Happy” project, Mirboo North and District Historical Society for an extension to their filing system, Mirboo North ArtSpace for improvements to the display area, Mirboo North Golf Club for enhancement of the outdoor area, Yinnar & District Pre-School for the garden project, ARC Yinnar for removal of asbestos, and Mirboo North Op Shop towards the purchase of their permanent premises. In total, in excess of \$40,000 was awarded for these fantastic projects.

A Word about shares.

Readers of previous newsletters might have noticed that we often tell you about having shares to sell.

Some shareholders have moved away, some sadly have passed away, some need the money for their next big purchase.

Buying our shares makes economic sense as well as being a good investment in our community. In December the dividend we paid was 5c in the dollar, a good bit more than bank interest these days!

Contact Anne Marie Dieperink on 0428 844 298 if you are interested in buying shares or extending your existing shareholdings.

2019/20 Grant Recipients.

Mirboo North & District Community Bank Branch are proud to support the following local clubs and organisations.

Applicant	Project title	Amount granted
Mirboo North Lions Club	Motorcycle Event	\$1,500
Allambee South Community Centre	Ride on Mower	\$1,672
Budgeree Hall Reserve C'tee	Building Fire Protection	\$3,457
Mirboo North Artspace – Boomerang Bags	Sew Safe Sew Happy	\$1,496
Mirboo North Artspace	Curtain and Fitting update	\$1,400
Mirboo and District Historical Society	Extention to Modern Filing System	\$2,000
Mirboo North Golf Club	Upgrade Toilets and Outdoor Seating	\$4,000
Yinnar and District Preschool	Sustainable Play and Learning Space	\$2,286
ARC Yinnar	Asbestos Removal	\$9,616
Mirboo North Community Op-Shop	Purchase of premises	\$15,000



From the bustle of Melbourne.

From the bustle of the Melbourne ‘burbs, we made the country move To the rolling hills of Mirboo North, our jangled nerves to soothe In the few years that we’ve been here, a local’s words we still do heed She said, “Our town may not have all you want, but it does have all you need”

The retail stores on Ridgway and the businesses ‘round town Our many groups and volunteers, our forests of renown All make living here in Mirboo North a pleasure and a treat And with the bonus of a local bank, it’s a location hard to beat Mirboo North & District Bank Branch holds community at its core It delivers regular banking but also aims to do much more A volunteer Board of Directors makes sure the figures gel While the staff look after customers so we can use the profits well

Since the branch was first established about nine years ago It has seen the markets zoom along and watched them as they slow But in the times of changing fortunes, its purpose still stands strong Through scholarships, savings, loans and grants – in this community we all belong!

Kerry Ives
Director

100th student driver passes thanks to L2P Program.



My Name is Rob Reynolds and I have been involved with the South Gippsland Shire L2P Program since it began many years ago.

I volunteered for the program after I saw an article in the Mirboo North Times seeking mentors to assist learner drivers to obtain their 120 hours of driving – John Ernst was the co-ordinator at the time.

The program had one vehicle to do the training and was based in Leongatha which involved me driving to Leongatha picking up the vehicle then driving back to Mirboo North to pick up the student.

Over time people from Mirboo North, with the involvement of the Mirboo North & District Community Bank Branch, raised enough money to purchase our own vehicle which was fantastic, saving mentors many hours of driving to pick up the car!

I really enjoy helping the learners to get their hours up and many students have obtained their licence through this program, in fact I was extremely fortunate to put the 100th student through to obtain their P plate licence.

In helping the learner to obtain their hours I found it also assisted me with my driving skills – 'practice what you preach'.

A program of this nature is time consuming and expensive however, if it helps to save lives, money and time is irrelevant. We have found that the students are very appreciative of the program and the mentor's time.

While driving around we also find some road laws are, to say the least, confusing and sometimes conflicting or ambiguous in their meaning which are good talking points.

All in all, this entire project is a great success in helping students drive competently ensuring greater driver safety on our roads.

If you know of a local L-Plater who is struggling to get enough driving time, speak to the L2P Coordinator at the South Gippsland Shire to see if they are eligible to access the program. We currently have local mentors who have spare capacity.

Rob Reynolds – L2P Mentor

Vital Signs coming soon.

The project that has been taking the pulse of our communities: Mirboo North, Boolarra and Yinnar, as well as Thorpdale, will launch its report card in February.

The Mirboo North & District Community Bank Branch and the Mirboo North and District Community Foundation joined forces to explore the data on the themes of health, education, the environment, the economy, and belonging.

Each of the four communities will have their own multi-coloured, highly readable two-pager that distills a vast amount of information. The reports are not the end but rather the beginning of a process aimed at addressing the issues uncovered. It will provide the communities, as well as the Foundation and the Community Bank branch, with direction on the sorts of projects that can be planned and funded.

For instance, we have confirmation that mental health is of major concern but we have a lower proportion of psychologists than Victoria. We know that sugar-sweetened drinks are consumed at a higher rate than in Victoria as a whole. We have a higher rate of participation in apprenticeships and traineeships than the State average and a lower rate of university enrolment. We have a lower unemployment rate than in Victoria, and a higher self-employment rate. We divert more of our waste to recycling than Victorians do as a whole, and we have more rooftop solar than Victoria. Our sense of belonging to our communities is enhanced by the high level of volunteering and belief that people will help their neighbours. Our communities are loved for their activities, their inclusiveness and their natural beauty.

Look out for the report that will be delivered to your home in late February if you live locally.



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New look for Rail Trail.

A few years back the Grand Ridge Rail Trail Committee decided to make a concerted long-term effort to enhance the Rail Trail, and make it more attractive to users. The strategy to date has basically involved rehabilitating the heritage-listed aqueducts (culverts) and updating the signage for some of the attractions along the Trail.

This month has seen the fruits of another facet of the long-term plan: namely, the installation of the first of a series of Warm-up Pods on the Trail. They comprise static exercise equipment (push-ups, step-ups etc) to help users to warm-up and warm-down as part of an overall exercise regime. These Pods are not playground equipment – they are purely for fitness and recreation, and have no moving parts. The second Pod will be installed at the Mirboo North end of the Trail in coming weeks. A third Pod is planned for the Boolarra entrance to the Trail (STCA).

New signs, in the general style of the Historical Society signs on Ridgway, have been installed at the ‘Last Train’ picnic area and the ‘Warriors Walk’ fern gully. There are also signs at the horse-watering area and the Big Tree.

Work on the culvert restoration is continuing in the stretch between Darlimurla and Boolarra, and we also expect to start sprucing-up the Meadows area once the weather becomes more amenable.



All the work on the Grand Ridge Rail Trail is undertaken by volunteers, particularly the ‘Wednesday Warriors’ based in Mirboo North. Simply put, without their efforts, the Trail would probably close. With their support, the Grand Ridge Rail Trail continues to be the only Rail Trail in Victoria operated and maintained solely by the local community.

Kudos to the Mirboo North & District Community Bank Branch (exercise pods), Latrobe Valley Authority (culvert rehab) and Rail Trails Australia (signs) for helping us to enhance one of our very best community assets.



We’re in good hands.



Many of you are no doubt familiar with Jan Head through her extensive community work around the district. Jan is also one of the dedicated Directors of the Mirboo North & District Community Bank Board. We’re in good hands as Jan brings a wealth of experience and skills to the Board.

Jan has over a number of years been involved in many community groups,

and has extensive experience working in the private sector. Commencing work with a bank after completing year 12, Jan gained a good insight into the banking industry. Staying in that employment for eight years Jan gathered valuable experience that would stand her in good stead for the future.

After working in the hospitality industry, Woolworths was Jan’s next position and here she fulfilled many roles including staff training, management and was involved in the precursor to online shopping.

Having moved from East Bentleigh after spending many weekends “escaping to the country as weekends” Jan and husband Phil, finally made Mirboo North their permanent home in 2006.

Subsequently, Jan took up a job in the Mirboo North IGA supermarket until retirement. However, retirement did not sit well with Jan so she accepted a part-time position in the Mirboo North Newsagency where she still works today.

Over the years Jan always found time for community service and was invaluable to the Primary School and Secondary College committees. Her community work went on to include the local Catholic Church and Friends of the Library.

You may be starting to wonder if Jan ever finds time for some relaxation! Well, Jan loves nothing better than curling up with a good book or listening to the Melbourne Symphony Orchestra when time permits. Gardening is one of Jan’s favourite hobbies and playing golf is another way she unwinds.

When asked what drew her to accepting a position on the Board in 2013, Jan replied, “I think the fact that the underlying mission of the Community Bank branch is to give back to the district, in fact 80% of profits are contributed back into the community through sponsorships and grants. As the current Chair of the Grants Committee it was a real pleasure to see that over \$1 million had been contributed back since the branch’s inception.”

The Community Bank branch Board is certainly grateful for the knowledge and expertise Jan brings to the table, in particular that of fostering great relationships between our staff and Directors. Jan’s outstanding contribution underscores our motto – ‘banking is our business, community is our purpose’.

Our staff and Directors.

For all your banking needs call in and see us at 88 Ridgway, Mirboo North, phone 5668 1231 or shop 3, 42-44 Main Street, Yinnar on Wednesday afternoons. You will receive the friendly informed service for which Bendigo Bank is renowned, and we welcome your enquiry.

The branch is staffed by the following team members:

Branch Manager: Alan Bannister

Senior Customer Service Officers:

Kim Farquharson, Nicole Smith

Customer Relationship Officer: Samantha Gardiner

Customer Service Officers: Susan Clark, Sarah Lawson

Missing: Samantha Gardiner.



Meet our Directors.

Back row: John Butler, Warren Warner (Chair), Matt Gleeson, Kerry Ives, Anne Marie Dieperink,

Front Row: Janette Head, Thomasin Bales (Deputy Chair), Marg Lynn, Marg Thomas.

Missing Colin Brick.



Skilled new Director Kerry Ives, a great fit for bank Board.



When Kerry and her husband Trevor moved to Mirboo North in 2017, she was keen to become involved in the local community. To this end, Kerry recently accepted an offer to become a Director of the Mirboo North & District Community Bank Branch Board with a view to supporting the local area and contributing to strengthening the community.

Trevor and Kerry are parents of a son and daughter who have married lovely partners

and obligingly given them four beautiful and energetic grand-daughters to love, cherish and, of course, babysit.

Kerry's professional career spans over 45 years and was spent in Federal Government departments and the Not for Profit sector, particularly within the fields of employment, training, education, apprenticeships and traineeships. During that time, Kerry worked with people from all walks of life including industry, business, employer groups, professional bodies, government agencies, job seekers, trainees, educational institutions and community agencies.

With a keen interest in painting and drawing, Kerry undertook a TAFE Certificate Course in Art and Design when her children were young.

"The interview to enter the course was a bit nerve wracking, especially as I had finished secondary schooling over 10 years before but, as they say, 'nothing ventured, nothing gained'. Fortunately, I was successful in my application; I learnt a great deal and enjoyed the course immensely. Being one of the older students, I felt privileged to work alongside some truly talented young people who had their whole lives ahead of them, hopefully within the art, graphics and design fields. One of my most vivid memories of that time was that of my young daughter's enthusiasm in 'helping Mummy' with my paintings and drawings by adding 'beautiful squiggles'", Kerry relates.

In continuing this interest Kerry joined U3A's 'Art for Art's Sake' sessions with a small dedicated group of people. On entering some of her paintings in the last two Mirboo North Art Shows and the CWA Exhibitions, Kerry was 'blown away' by the talent that exists in our corner of Gippsland and the high calibre of the art shows and exhibitions.

The Mirboo North ArtSpace workshops offered a chance for Kerry to expand her craft skills. Here Kerry learnt crocheting, a skill she had always wanted to master... with expert guidance she has become as she describes it, an "aspirational crocheter".

Although leading a busy life, Kerry has still found time to become involved in the CWA Mirboo North Night Owls; of which she is now secretary. Kerry finds it very satisfying working with this group of wonderful women, committed to working towards the CWA goal of helping those in need in the district; in particular women and children.

At the recently held AGM and Grants Presentation Night of the Mirboo North & District Community Bank Branch, Kerry's position on the Community Bank branch Board was confirmed and she was delighted to see the Manager, staff and Directors on the night welcoming a wide range of community groups benefitting from the profits of the Community Bank branch.

Kerry's diverse skill-set and life experience adds much to the expertise of the Board and she is now Chair of the Human Resources and Property Committee. The Board are delighted to have Kerry on the team.

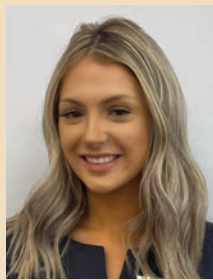
Welcome back Nicole.



While traveling around Australia in a Landcruiser, towing a hard floor camping trailer, Nicole and her family covered 260,000kms in 186 days. They visited some truly fascinating and iconic places such as Uluru, Darwin, Gibb River Road, Broome, Rottnest Island and Adelaide.

Nicole's expertise and knowledge was missed by both staff and customers at the branch. Its fantastic to have her back after six months away!

Goodbye Daina.



Daina started with us in June 2019 and has just completed her traineeship achieving her Certificate III in Financial Services. She has been a fantastic addition to the staff, with her enthusiasm, hard work and her exceptional customer service. Daina is looking forward to continuing her studies at Deakin University in Geelong. She will be greatly missed by the branch.

To find out more about Bendigo Bank traineeship visit our careers page at www.bendigoadelaide.com.au/careers



National Bushfire Disaster Appeal

In partnership with The Salvation Army, Bendigo Bank is raising funds to help all communities devastated by bushfires across Australia.

100% of funds raised in each state and territory will be directed to support the long-term recovery of those impacted in that particular state or territory.

Vital cash donations can be made at any Bendigo Bank branch or online at bendigobank.com.au/bushfiredisasterappeal



Photo credit - DEWLP



Community Enterprise Foundation™

The Bushfire Disaster Appeal is a management account of Community Enterprise Foundation™ ABN 69 694 230 518, The Bendigo Centre, PO Box 480, Bendigo, Vic 3552. The Foundation will make distributions by way of grants, following receipt of applications from organisations endorsed with an item 1 Deductible Gift Recipient (DGR) (1410720-1411185) (01/20)

Mirboo North & District Community Bank Branch

88 Ridgway, Mirboo North VIC 3871 Phone: 5668 1231 Website: www.bendigobank.com.au/mirboo-north

Opening hours: Monday to Friday 9.00am – 5.00pm

facebook.com/Mirboo-North-District-Community-Bank-Branch twitter.com/bendigobank

Yinnar agency Shop 3, 42-44 Main Street Yinnar VIC 3869

Opening hours: Wednesday afternoons 1.30pm – 5.00pm



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