Community Bank · Mirboo North & District and Yinnar

### A decade of community banking in our district

After an exciting decade, our Community Bank turned 10 on Sunday 12 July, to be precise. What an achievement it was for the communities in our district to raise enough capital to start our own Community Bank under the auspices of Bendigo Bank!

Many months of doorknocking by a dedicated group of volunteers finally reached the stage of selling enough shares to community members to get the green light from Bendigo Bank to open our own Community Bank in 2010.

The already existing Bendigo Bank Agency was turned into a fully-fledged banking business which has brought many advantages to our district. Since its inception, our Community Bank has returned 24 cents of dividend for every dollar invested to their local shareholders, has provided ongoing local employment, and has returned well over \$1 million back to the community in the form of sponsorship, grants, scholarships and donations. What is not to like about this local business!

The volunteer Board of Directors selflessly donate their time to help run this community enterprise and can be found at most of our local events. As for a birthday bash... the Board has decided that we are 10 for the whole year and we will celebrate this milestone with our customers, shareholders and the wider community at a more appropriate time when social gatherings are less restricted. In the meantime, call into the branch and wish them a happy birthday!

Right: Mirboo North Grand Opening in 2010.









#### 2019/20 Grant recipients

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

Applicant	Project title	Amount
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
Art Resource Collective	Asbestos Removal	\$9,616
Mirboo North Community Op-Shop	Purchase of Premise	\$15,000
	Total	\$42,427

#### 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 (Bank Ambassador), Marg Thomas.

Colin Brick

## New Community Investment Program for our district

Our Community Bank Mirboo North & District has announced a new Community Investment Program that will offer wideranging funding opportunities for projects and initiatives for the local district.

This new program will replace the well-known Community Grants program as well as a majority of Sponsorships. It will be open for applications twice a year in September and March.

Chair Warren Warner says, "this funding will support the important work of local groups and organisations, assist talented individuals to pursue their potential and extend special events and programs that grow our communities."

Application forms will be online only and will be made available through the Community Bank Mirboo North & District's website. They will also be emailed to an extensive database of community organisations.

A panel of volunteer Directors and staff will assess all applications, with successful applicants receiving an invitation to a Funding Awards night early November.

"As our business continues to grow, we reached a point where we needed to revamp our community funding model. We expect that this more flexible model will be able to grow with us into the future," said Branch Manager Alan Bannister.

Under the Community Bank model, locally owned branches not only provide full banking services to their district but also distribute 80% of their profits back to the community. A large part of that will now come through this new Community Investment Program.

#### 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.

## Skilled banker Faith Monnich joins our Community Bank Mirboo North & District

It is with great delight that Community Bank Mirboo North & District announce and welcome new Branch Manager, Faith Monnich to our staff and community.

Faith, who started her journey in the world of banking in Melbourne at the age of nineteen, swapped city life to live in Gippsland in 2014. Now living with her husband Luke on a small acreage in Mardan, Faith has well and truly settled into the rural lifestyle with her husband, sons Hugo and Ryan, and a menagerie of pets.



Branch Manager Faith Monnich.

Faith, a new member to the Community Bank Mirboo North & District family, comes with several years of Bendigo Bank experience, having worked locally in South Gippsland at the Bendigo Bank Leongatha, and most recently as Branch Manager for the Community Bank Inverloch & District.

Community members may already have seen Faith in and about our community. With eldest son Hugo attending Mirboo North Primary School, both Faith and Luke frequently taxi Hugo around the district for his sporting commitments. Luke will also be a remarkably familiar face to many in our community, having grown up in Mirboo and working locally as Farm Manager at Merlewood Angus.

"Faith, who has a love of horses and is a keen traveller with years of banking expertise is a welcome addition as Branch Manager," said Chair Warren Warner, "while Alan Bannister who has done a phenomenal job since the inception of our Community Bank 10 years ago, moves into his new role as Business Development Manager for Community Bank Mirboo North & District."



Business Development Manager Alan Bannister.

Congratulations to both Faith and Alan as they start the next chapter of history for Community Bank Mirboo North & District.

## Goodbye Sam – welcome Nicole to her new role

In June we said goodbye to Sam Gardiner, our Customer Relationship Manager, who went on to further studies. We wish Sam all the best for the future.

Nicole Smith has now stepped into the role, and will handle personal loans, credit cards and new accounts.

Nicole will identify our customers' needs and help them reach their goals by offering relevant banking solutions.



We're pleased to introduce Tayla Dyke, our new Trainee Customer Service Officer.

Tayla recently completed her VCE at Trafalgar High School. She has always had an interest in the finance industry and sees the



traineeship as the perfect opportunity to learn the banking business and gain experience in the industry.

Tayla will be with us for 12 months completing a Certificate III in Financial Services.

This is the second time we have offered a traineeship. Last year's trainee Daina was snapped up by Community Bank Lara District where she works whenever her studies allow.

Please help us in making Tayla feel welcome.

# We're COVID Safe at our Community Bank

The COVID-19 restrictions certainly have caused much disruption within our communities, including at our Community Bank Mirboo North & District. Happily, our staff have adapted extremely well and continued to maintain their professionalism, enthusiasm and dedication to customers.

Our Board introduced measures to protect both staff and customers, something that has been well accepted.

Customers will see sanitiser on entering the branch, clear plastic wrap-around counter screens and the ubiquitous yellow distancing crosses on the floor to provide a safe environment. Staff are also donning the mandatory face mask, although as a customer you may be asked to remove your mask for ID purposes.

Manager, Alan Banister explains, "Our staff are very resilient and have easily adjusted to the changes in their working environment. They have been very helpful with our customers, in particular for those who are used to using cash only and now need to become accustomed to electronic transactions.

"The Community Bank understands the financial difficulties that our personal and business customers may be experiencing at this time and are ready to provide assistance; simply get in touch with the branch to see how we can help."

Like any other business, we still ask that anyone with cold or flu symptoms does not come into the branch. Our friendly staff are most willing to try and provide assistance via the phone.

# 10 years of service

On Monday 20 July, Community Bank Mirboo North & District celebrated 10 years of service for Kim Farquharson, Susan Clarke and Alan Bannister.

They were treated to a surprise morning tea in branch with a beautiful cake from Sweet Life Café.

"Their talents and efforts
have been instrumental in the
success of our business and we take pride in

their accomplishments and commitment to excellence," said Chair, Warren Warner. "The Board and I sincerely appreciate their hard work and efforts year after year. Congratulations on 10 years of service!"

After a decade as Branch Manager, Alan has taken on an exciting new role as Business Development Manager. Alan joined us at our inception 10 years ago after having worked at the Community Bank Neerim District.

In his busy life Alan loves spending time with his grandkids. He and wife Wendy also enjoy creating beautiful photography.

Working alongside Alan, Kim and Susan make fine colleagues, as Customer Service Officers with Kim undertaking the senior role. They both have many years of experience not only in customer service, but also in banking know-how.

Kim has had a couple of roles within the bank, but what she does best is customer service: coming to the bank with previous experience, Kim has shared her expertise in how to bring knowledge and caring to every customer.

In her spare time, Kim loves gardening, drinking good coffee, and spending time with her beautiful dog.

Those of you who remember the days when the bank in town was the State Bank of Victoria will know that Susan has in fact done many more than 10 years of banking in this town.

Susan has had many uniforms!

In her time away from work, she loves to play tennis, spending time with her family, and makes a great morning tea!

Kim, Susan and Alan have played a vital role in an expert team contributing to the evolution of great banking services for Mirboo North and its district, and the wonderful community asset it is today.





# Golf Club grant



The Mirboo North Golf Club would like to thank the Community Bank Mirboo North & District for their generosity to our club.

The grant received from the Community Bank allowed for the purchase of three outdoor settings which are both weatherproof and low maintenance, and the new tiling in the men's bathroom has improved the cleaning and hygiene of the area.

These improvements and purchases have enhanced the amenities for the public and golf club members.

#### Pay it Forward

Recently Community Bank Mirboo North & District has implemented the Pay it Forward Campaign. This campaign is collaborating with Lamezleighs Cafe, Healing Leaves, Jimmy Jambs, and Café 3869 in Yinnar.



The campaign has given an immediate cash boost to the businesses involved. The cafes are delivering delicious food, coffee and cakes to local essential workers with a thank you card expressing our appreciation for everything they do.

The Pay it Forward Campaign also enables the community to participate by ordering an extra coffee when making a purchase at their favourite local café to add to the Pay it Forward Wall. This way the local cafes can keep doing good in the community.

This Community Bank initiative gives our essential workers a well-deserved pat on the back for their dedication in keeping our communities ticking over during these uncertain times.

# Community Bank rewards successful students

Four local students have won the inaugural scholarships given by the Community Bank Mirboo North & District.

The awards, each valued at \$6,000 over two years, have been given to students who demonstrated a strong commitment to their studies and future career, as well as to community. All had shown leadership in a range of school and community positions and had the potential to make a



wonderful contribution to community and society in years to come.

The successful recipients are: Lana Williamson of Mirboo North, who is embarking on a double degree in Forensic Science and Criminology at Deakin University; Roxanne Hibberson of Thorpdale is starting a Bachelor of Educational Studies at Federation University, Churchill; Ally McGown from Budgeree has earned a place at Monash Clayton to study a Bachelor of Science; and Lydia Reiske of Boolarra will commence a Bachelor of Biomedicine (Medical) at Latrobe University Bendigo.

The Chair of our Community Bank, Warren Warner, said, 'we congratulate these four young women and wish them well as they set forth on the next stage of their educational journey. We hope to be able to catch up with them and their families as soon as restriction allow. This year so far has been a highly unusual and challenging year for first year students and we are so glad we were able to lighten the load for these four deserving scholarship recipients.'

If you are a current year 12 student, or have one in your family, keep an eye on our Facebook page for announcements of the next round of scholarships.

### Pool update

With so much uncertainty at the moment it is comforting to know that there are some things you can still rely on, and so far the redevelopment of the Mirboo North Pool is proving to be just that. Mirboo North Pool is proving to be just that, progress continues at a steady pace. Everything remains on track for completion at the end of the year. Everything remains on track for completion at the end of the year.

It is timely to remember that such a significant redevelopment has only reached this point through the generosity and passion of our community.

Contributions from Community Bank Mirboo North & District kick-started this project; without that

early support there would be no pouring of concrete or looking forward to what may be, come this summer.





Left: Screw pile install. Above: Blinding.

# We're here for you Bendigo Bank has committed itself to the care and wellbeing of Australian communities for over 160 years. Now, more than ever, we're here to help see you through COVID-19. Talk to us about how we can help. Call us on 5668 1231 or search Bendigo Bank Mirboo North.



Community Bank · Mirboo North & District

#### **Budgeree Hall Fire Prevention**

The grant from Community Bank Mirboo North & District has allowed the Budgeree Hall to complete their fire prevention works.





pride within the community for our little hall; the only public space in Budgeree. It has also made the community more aware of the everincreasing risk of bushfire that we face, and that there are things we can do as a community and as individuals to prepare ourselves for another fire event.

Mrs Jean Beamish President Budgeree Hall Reserve Committee Inc

#### Talk to us today

#### **Community Bank** Mirboo North & District

88 Ridgway, Mirboo North VIC 3871

P 03 5668 1231

bendigobank.com.au/mirboo-north



Mirboo-North-District-Community-Bank-Branch

#### We're open:

9.30am - 4.00pm Monday to Thursday 9.30am - 5.00pm Friday

#### Yinnar

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

#### We're open:

1.30pm - 5.00pm Wednesday afternoons\*

\*Due to COVID-19 restrictions open by appointment only.

#### Directors

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

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

#### Vital Signs alive and well

We have told you in earlier newsletters about the Mirboo North and District Vital Signs Project which



aims to 'take the pulse of our communities' in regard to its health, economy, education, environment and sense of belonging.

As you can imagine, the pandemic has interrupted our expected roll-out of the findings and further consultations with the community, once the report was released in March.

Every household in the four communities of Mirboo North, Boolarra, Yinnar and Thorpdale received a hard copy of the report through mail delivery, and please, if you didn't get one, contact us for a copy.

So far, our further communication of the research has been on Facebook and Instagram, with some newspaper coverage. We have been writing about the stories that highlight lived experience in each community, the Boolarra Food Swap, the Yinnar Exercise Group, Emma Germano's sustainable farming, Mirboo North Secondary College's mental health first aid training. We have also been posting useful information that relates to, but doesn't come from the research.

We have had positive feedback about the report as providing a great baseline on which we can now measure change, as well as the adjustments that we will all be making to a post-COVID world.

Our next steps are to explore how deep the economic and health impacts have been on our communities. We will be shortly surveying all our businesses to see how they are faring, and see what assistance we may be able to target to businesses as well as to health and wellbeing providers.

If you haven't yet had a look at our Facebook page, go to: www.facebook.com/mirboonorthdistrictsvitalsigns/

#### Our staff

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 (due to COVID-19 restrictions open by appointment only). 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: Faith Monnich

Business Development Manager: Alan Bannister

Customer Relationship Officer: Nicole Smith

Senior Customer Service Officer: Kim Farquharson

Customer Service Officers: Susan Clark, Sarah Lawson, Nicole Smith.

Trainee Customer Service Officer: Tayla Dyke

