



## Annual General Meeting.

The Willaura/Lake Bolac **Community Bank**® Branch held its 14th AGM in October last year and it was pleasing to see many locals attend the evening as well as Directors, staff members, Regional Community Manager Mark O'Dowd and Shane Dean, Senior Agribusiness Relationship Manager, Rural Bank. After the official reports were tabled, Guest Speaker Colleen White, former Board Director, spoke about her experience working with local and state government. The evening concluded with a light supper which was enjoyed by all.

## Community Bank® Branch school awards.

We are proud to support the Lake Bolac College by providing a \$50 voucher for the Award for Citizenship and involvement in the local community. This award has helped acknowledge and encourage many young students over the years. Branch Manager Lynsey Deer presented the award to Jasmine Craddock at the College's Senior Presentation afternoon in December. Lynsey also attended the Willaura Primary School concert and presented the Grade 6 Numeracy Award for \$50 to Ruby Evans.



Branch Manager Lynsey Deer with the award recipients Jasmine Craddock and Ruby Evans.

## Thanks for a great 2018.

The Willaura/Lake Bolac **Community Bank**® Branch would like to thank you all for your continued support over the past fourteen years. We have continued to grow throughout 2018 which has provided the opportunity to give back more into our community. Our current total for sponsorship is sitting at over \$190,600 which is an incredible achievement for a small branch that has been open for fourteen years. Let's work together to make 2019 even better.

Some recent donations we were pleased to provide were:

Lake Bolac Foreshore Committee	\$500	Sponsorship for Information Forum
Willaura Golf Club	\$200	Tournament sponsorship
Willaura Primary School	\$1,000	Playgroup sponsorship
Lake Bolac Bowling Club	\$600	Barefoot Bowls



The girls got into the spirit of Christmas recently hopping into Brian Mahony's MG or should we say Santa's modern sleigh!

Willaura/Lake Bolac Financial Services Limited 70 Main Street, Willaura VIC 3379 **ABN** 83 108 159 422

**Directors:** Colin McKenzie (Chairman), Lyn Webster (Secretary), Davina Stacy (Treasurer), Jane Blackburn, Rowley Paterson, David Hucker, Lisa Wills, Andrea Armytage.

## Become a shareholder.

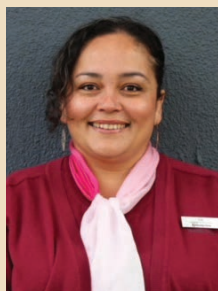
We know a lot of locals are delighted at the difference our **Community Bank**<sup>®</sup> branches have made in our communities. We're going from strength to strength. We're here for the long term and our customers know that. What some locals may not know is we're a full-service bank and are Australia's fifth largest bank. We're connected to our communities and continue to fund and leverage support for local projects for all to enjoy. All people need to do is bank with us and we can support more in our community. It's a simple process that changes things for the better and we all benefit. And as a shareholder, you are entitled to some amazing benefits with your banking. If you haven't already, have a look online at: [www.bendigobank.com.au/public/about-us/shareholder-benefits](http://www.bendigobank.com.au/public/about-us/shareholder-benefits) or drop into the branch and ask the girls about all the opportunities that await you.

Shares are now available in Willaura/Lake Bolac Financial Services Limited, the company which operates our locally owned Willaura and Lake Bolac **Community Bank**<sup>®</sup> branches.

With over 400 shareholders today, if you're interested in learning more about buying shares in our company visit [www.bendigobank.com.au/willaura](http://www.bendigobank.com.au/willaura) and select 'Trading Shares (LMV)'

Contact Clare Hill on 0409 200 991 to register your interest.

## Getting to know our staff – Lia Slattery, Customer Service Officer.



Lia Slattery has been a staff member at the Willaura/Lake Bolac **Community Bank**<sup>®</sup> Branch since February 2018. Lia has come to us with a background in customer service – ranging from all aspects of hospitality, as well as working for large corporations in the finance and insurance sectors.

Lia was born in tropical Indonesia and moved to Australia when she was three years old. She grew up in Coburg, Melbourne, and is the eldest of six siblings. She graduated in radio journalism at La Trobe University and even had a radio program broadcast with SBS Radio in 1999! Before moving to Wickliffe in 2012, Lia and her husband lived in Coburg, Townsville, Magnetic Island and Cairns! Lia loves nature, so chose to leave the big city life behind and live in beautiful natural areas. She lives with her husband and daughter on top of the hill in Wickliffe, in the old bluestone school. Since moving to Wickliffe, she has worked as a cook at the Lake Bolac Hotel and subsequently at the Lake Bolac Milk Bar and the Country Kitchen Wok & Grill Café, so she's a familiar face in Bolac.

Lia is creative at heart, and volunteers with set design for the Lake Bolac Music Club's annual production and in recent years has also taken part in the Lake Bolac Eel festival. Lia is passionate about art. She has enjoyed painting since she was a child and will continue to create art for the rest of her days. Her art practice has blossomed in Wickliffe as she is inspired by the vast sky, brilliant stars, trees and the subtle beauty of this farming landscape. She has been fortunate to exhibit her work at the local gallery and Lake Bolac Information & Business Centre.

Lia enjoys her role as Customer Service Officer at the bank and is always there to help with anything, and she loves a good chat!

## School and kindergarten banking contributions.

As part of our ongoing commitment to support the local schools and kindergartens we are pleased to donate \$141 to the Lake Bolac College, \$33 to the Willaura Primary School and \$28 to the Lake Bolac & District Kindergarten. A small donation and pack of educational books was also given to the Willaura & District Kindergarten. These donations were made possible due to parents and students who utilized the Student Banking service in 2018. The **Community Bank**<sup>®</sup> branch donates 5% of all school banking deposits each year back to the schools and kindergartens, so the more students that participate in the school banking service the more money we can give back. If you are not currently involved in Student Banking and would like to help support this service, please contact us for more information.

## Malteser guessing game – and the winner is...

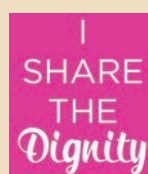
For the months of October and November we ran a guessing competition which proved very popular with our customers trying to guess the correct number of Maltesers. The lucky winners were Peter Sporton at Willaura and Bruce McKenna from Lake Bolac. The number of Maltesers in the jar was 212.



L/R: Collecting their yummy prizes are Peter Sporton with CSO Lia Slattery and Bruce McKenna with CRO Simone McDonald.

## Share the dignity – 'It's in the Bag' campaign.

We were pleased to be able to support this worthwhile cause during 16 November and 2 December. Ensuring everyone is afforded the dignity so many of us take for granted, Share the Dignity Charity work directly benefits women in crisis. Every. Single. Day. Willaura and Lake Bolac **Community Bank**<sup>®</sup> branches were drop off points where locals were able to donate a handbag full of personal hygiene products, so the charity could donate to a homeless woman in need.



CSO Jo Byron accepting some donated Bags from local resident Jane Vallance.

## Farewell Suzanne.

After one and a half years working for Willaura/Lake Bolac **Community Bank**<sup>®</sup> Branch we say farewell to Suzanne Neumann as she moves to South Australia with her family. Suzanne was a passionate staff member and was very active in our community. We will miss her dedication and wish her all the best in the future and thank her for her contribution to the **Community Bank**<sup>®</sup> branch.



## Women's community and rural events – making great things happen.

During November a large number of local women enjoyed two Women's Luncheons courtesy of the Willaura/Lake Bolac **Community Bank**® Branch. Guest Speakers from a range of fields provided interesting, relevant and often amusing information to their audiences on each occasion.

At the Lake Bolac Complex Sarah Moncrieff from Rural Financial Counselling Services spoke of the importance of careful planning and described the range of assistance available to help ensure individuals and businesses were financially secure. School Nurse and Personal Trainer Laura McDougall reminded the audience how healthy eating and regular exercise can improve a person's health, mental and physical wellbeing. Meridian Ag's Mike Stephens is no stranger to our **Community Bank**® branch, having been a guest speaker at a previous AGM. He told of the importance of starting early, regarding Farm Succession Planning, and gave some examples of situations where this wasn't done, and how it affected families. He emphasised the importance of what can be successfully achieved with early family discussions and planning.

The Willaura Uniting Church Hall was the venue for the second Luncheon, and it proved to be an informative and friendly afternoon where stories were swapped and plenty of laughs enjoyed. Mulcahy and Co staff members Rachael Trickey and Bronte Gorringe explained the Zero & Single Touch Payroll System, and the benefits it can bring to the home office. Bendigo Bank's Hayden Hill emphasised the importance of Superannuation, and how critical it is to begin planning early for retirement. Well known photographer and publisher of a number of books, Tracey Kruger, kindly stepped in at short notice to take ABC journalist Kirsten Diprose's place. She drew plenty of laughs from the audience when recounting her experiences as daughter-in-law, farmer's wife, farmer and photographer. On a more serious note she shared some of the insights gained after being successfully treated for cancer. She urged the audience to champion farming and farmers, and to celebrate the best practises being achieved. Said Tracey; "Everybody's job is to improve our industry." The final speaker for the day was Anna Greene from the Grampians Pyrenees Primary Care Partnership. She encouraged attendees to be part of the Rural Women's Project, which aims to celebrate women's success and contributions, understand what challenges are out there, and look at ways to address them. Branch Manager Lynsey Deer thanked all involved in the day, particularly the staff, and like Tracey, urged everyone to continue to promote and value our small communities.

Following the success of these Women's Luncheons, plans are already underway for a men's series next year. Certainly, they have brought value to our community and pleasure to many. Thank you to all who attended.



L/R: Guest Speakers Hayden Hill, Bronte Gorringe, Tracey Kruger, Branch Manager Lynsey Deer and Rachael Trickey following the presentations.



L/R: Local resident Heather Fleming with Tracey Kruger and Carly Mitchell perusing some of Tracey's new books.



L/R: Branch Manager Lynsey Deer with Presenters Lara McDougall, Sarah Moncrieff and Mike Stephens.



L/R: Branch Manager Lynsey Deer enjoying a chat with Rachel Leishman, CSO Suzanne Neumann and Julia Dawes after the presentations.

## Celebrating National Agriculture Day.

We rarely stop to consider how agriculture makes the world a better place and we should be proud of our farmers and the supply chain that gets the products from paddock to plate. So on 21 November we celebrated National Agriculture Day at the Lake Bolac **Community Bank**® Branch inviting people to call in for a cuppa and cake. The cup cakes disappeared quickly with many locals dropping in to help celebrate this special day.



Getting into the Agriculture spirit the girls were out and about having some fun at a local farm recently.



## You're invited – grants information session.

Representatives of your community group are invited to attend the launch of our 2019 grants program. With every product or service Willaura/Lake Bolac **Community Bank**® Branch offers, money goes back into the community. We are seeking local organisations who are looking to partner with our local **Community Bank**® branches.

**When:** Wednesday 6 February 2019

**Time:** 5.30pm

**Where:** Willaura Recreation Reserve, Delacombe Way, Willaura

**RSVP:** Lauren Givhan

Willaura 5354 1170

Lake Bolac 5350 2374

Email [Lauren.Givhan@bendigoadelaide.com.au](mailto:Lauren.Givhan@bendigoadelaide.com.au)

**Grants Open:** 7 February 2019

**Grants Close:** 8 March 2019



# Happy 14th birthday to us!

On Thursday 29 November in Willaura and Monday 3 December at Lake Bolac we celebrated our 14th birthday! That's 14 years of providing the kind of banking services that support our community's needs as well as lots of opportunities for our local businesses, community groups, schools and sports clubs to build on their strengths and support their communities in turn. Our Willaura and Lake Bolac **Community Bank®** branches opened their doors in 2004 providing much needed banking services for the district. The birthday bash began at our Willaura **Community Bank®** Branch, and attracted a large group of locals, Willaura Primary School Students and Willaura Kindergarten Students, teachers and customers who stayed for the formalities as well as the official cake cutting. Customer Relationship Officer, Lauren Givhan announced the winners of the colouring competitions and the students entertained the crowd beautifully with singing their rendition of "Happy Birthday"! Festivities then continued throughout the

day with many people coming and going to enjoy it all. For the youngsters there were lots of activities, as well as an appearance by Bendigo's own, Piggy! Of course, face painting was also on offer, however, this wasn't just confined to the young but also for the young at heart; and even the branch staff got into the action. Celebrations continued at Lake Bolac with students and teachers visiting the branch to announce the winners of the colouring competition and share our piggy themed birthday cake. All in all, the days went very well, and it was great to see the community get so involved.

"It's great to see the community here today to help celebrate this occasion. The branch has come a long way and the future looks very bright," said Lauren. Without that kind of support the Bank wouldn't be around to celebrate. It takes good people to make that happen and the Willaura and Lake Bolac districts are all the richer for it!

## Colouring competition winners:

### Willaura & District Kindergarten:

Emma Barr

### Willaura Primary School:

Grades Prep – 1: Alfie Price

Grades 2-3: Poppy Fitzpatrick

Grades 4,5,6: Sophie Walker

### Lake Bolac & District Kindergarten:

Minnie McDonald

### Lake Bolac Primary School:

Grade Prep: Farangiz Zukhriddinova

Grades 1: Grace Read

Grades 2: Rosa Fernandez

We would also like to thank our Colouring Competition Judges Val Albert for Willaura and Clare Hill for Lake Bolac who had the difficult job of picking a winner.



## Willaura/Lake Bolac Community Bank® Branch

### Willaura

70 Main Street, Willaura VIC 3379

Phone: 5354 1170

Website: [www.bendigobank.com.au/willaura](http://www.bendigobank.com.au/willaura)

Opening hours: Tuesday and Thursday 11.00am – 4.00pm,  
Friday 9.00am – 12 noon

### Lake Bolac

2110 Glenelg Highway, Lake Bolac VIC 3351

Phone: 5350 2374

Website: [www.bendigobank.com.au/lake-bolac](http://www.bendigobank.com.au/lake-bolac)

Opening hours: Monday and Wednesday 11.00am – 4.00pm,  
Friday 2.00pm – 5.00pm

Find us on Facebook - search "Willaura & Lake Bolac Community Bank Branches" [twitter.com/bendigobank](https://twitter.com/bendigobank)



[www.bendigobank.com.au](http://www.bendigobank.com.au)