



Newsletter

Community Bank · Willaura and Lake Bolac

Welcome

Welcome to our Summer 2021/22 Newsletter and we hope you enjoy this publication.

2021 was a challenging year for all and we're extremely grateful to you for your patience and understanding as we continue to deliver our services under heightened COVID-19 restrictions and regulations.

As we begin a new year may we all be optimistic about a brighter and more connected future. We look forward to seeing you soon, whether that be at a local event, in the street or in the branch.

Recognising high achievers in our region

Community Bank 2021 school awards

We were proud to support the Willaura Primary School, Lake Bolac College and Maroona Primary School at their end of year presentations in December with awards that help acknowledge and encourage many young students.

2021 was another challenging year for students and teachers alike with home schooling still occurring throughout the year and we would like to congratulate them all on their resilience and positivity. We would also like to congratulate the following recipients who received a \$100 voucher each for their outstanding achievements in 2021. We wish them all the best for their future studies or work opportunities.

Lake Bolac College	Daisy McDonald - Citizenship Award
Willaura Primary School	Callum Hem - Numeracy Award
Maroona Primary School	Jack Richardson - Academic Excellence Award

Branch Manager Jack Oswald attended all three Awards events and happily presented the recipients with their certificates. It was also an opportunity for him to meet and chat to other students, teachers and parents.

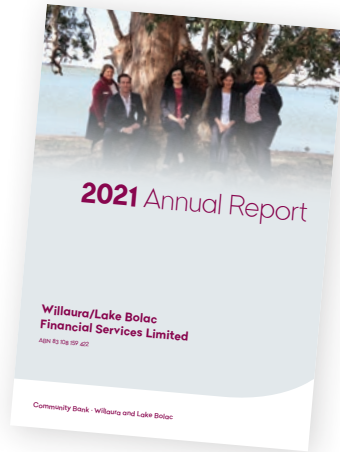


Left to right: Lake Bolac College – Daisy McDonald. Willaura Primary School – Callum Hem. Maroona Primary School – Jack Richardson.

Top: What a picturesque backdrop for our team photo! We recently visited the lake at Lake Bolac to capture some photos and this was one of our favourites.

Our 2021 AGM went virtual again

Once again, the AGM was webcast live via zoom, or shareholders could listen via telephone. The Annual Report was presented, including the Chairman's report and the Manager's report. South West Vic Regional Manager Jason Chuck also presented a report which was followed by the election of Directors who were due for re-nomination. Chairman Rowly Paterson also made a special announcement in his report that a dividend of 3.5 cents per share, fully franked will be paid to our loyal shareholders for the 2020/21 year. If you would like to view the full report, please visit our website or [click here](#).



Welcome to our new Board Member



Recently we welcomed Edward Weatherly to the Board. Edward lives and works on a family farm at Streatham and Skipton with his wife Rosie, children Freddy (eight), Bella (five) and Maggie (two).

Edward grew up at Streatham, but has spent time in NSW, WA and NT in agriculture, and is passionate about farming and rural communities.

He believes strong rural communities provide opportunities for their members, both socially, economically and educationally, and he looks forward to the opportunity of contributing to the wider community through his involvement with our local Community Bank.

Welcome to the team Ed.

Let's sparkle - Christmas Lights and Santa Scarecrows competition

For the second year we were proud to support this wonderful community initiative across all towns in our district by donating \$500 to the Lake Bolac Information Centre so it could coordinate this fun event. This year Santa Scarecrows were included in the

competition with some unique and creative ones on display in the district.

Thanks to everyone who decorated their place; the response was wonderful and inspiring. Congratulations to those voted most popular (although really everyone is a winner)!

Winners of the Christmas Lights 2021 competition as voted by you:

Farm/Rural: \$150 Gorst Rural Voucher

Stu and Kirsty Ford and Family

Adam and Willow Richardson

Residential: \$150 Shop Local Voucher

Lake Bolac - Caton Family

Willaura - Jackie Congdon

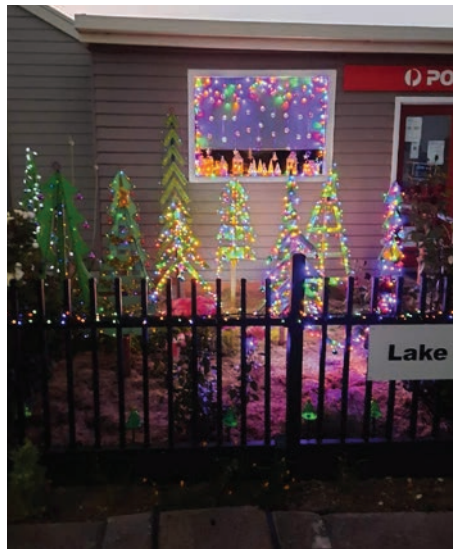
Business: Local Products Hamper

Lake Bolac - Lake Bolac Post Office

Willaura - Willaura & District Kindergarten



Ho Ho Ho... Branch Manager Jack Oswald along with Alyshia McInnes and Beth Cameron from Lake Bolac getting up close and personal with Santa, or is it a Santa scarecrow?



Linda and Steve Worn at the Lake Bolac Post Office got into the spirit of Christmas and decorated their front garden using upcycled fence posts to create some unique Christmas Trees. They look amazing!



Faith Keirl, Mark Howie and family from Woorndoo created this magnificent display for all to enjoy, and they were also responsible for creating the magnificent light show at the Willaura & District Kindergarten.



Rudolph the Red Nosed Reindeer can be seen leading the way helping Santa deliver presents on a vintage truck. A wonderful creative rural display by the Richardson family from Woorndoo.

December 'Twas the season to be jolly'



Things got a bit festive during December at our branches and we couldn't help but have some fun with our Branch Manager Jack – no grinchies here! We also took a sleigh ride together in John Hain's 1957 Chevrolet Bel Air Hard Top, or should we say Santa's Classic Red Sleigh. Thanks, John for polishing up your Chev for us to jingle and sleigh ride in.

We were also pleased to have had a visit from Willaura Uniting Church volunteers selling goodies to raise money for their annual Christmas Stall fundraiser. Our staff of course had to remain in the branch, but we were not forgotten. Some of the helpers came cheerfully through our doors carrying baskets filled with delicious homemade goodies for us to choose from. We were grateful to them for coming, happy to support this cause and went home laden with Christmas treats to share with family and friends.



Pictured L-R Heather Fleming, Branch Manager Jack Oswald and Lisa Heard with baskets full of goodies to choose from.



Staff members Simone and Jo were on hand to showcase the popular Lions Australia products.

In addition, during the festive season we were delighted to have had the fabulous Lions Club Christmas Cakes and Puddings available in our Willaura branch, with all proceeds going towards Lions Club community projects. Perfected over the years these products are Lions Australia's largest annual fundraiser. Since the first 1-pound cake was introduced in 1965, Lions has raised over \$60 million to help drive community programs and projects across Australia, and we are thrilled to be able to support this very worthy cause.

We also enjoyed catching up with other businesses at the after work Willaura Trader's Christmas Party, organised by local baker Peter Sporton. A wonderful initiative giving businesses and their staff an opportunity to down tools for a bit, come together and enjoy some time together before Christmas.



Thankyou Maggie May Minie for your beautiful bright artwork. Very cute!



The team enjoying a catch up at the Christmas gathering.

On the farm.... we are your partner in the paddock

As we write this newsletter harvest is in full swing with grain pouring into receival centres and bunkers across our region. Reports coming in so far suggest that yields and quality are very good, and while not quite reaching last season's spectacular results, most farmers are happy with the harvest.



Local farmer busy harvesting their canola recently.



Goodbye Winter, Hello Spring! "Spring" is in the air and so is the team when we checked out a nearby oat crop.



We suspect foul play! The saying goes; "Just remember that you can always trust a chicken to do exactly what it's told". Well, not in this case! A recent visit to Dotty Eggs to check out their cute chickens proved to be rather stressful. This hilarious photo (captured by Lea Clark) was a result of a pet dog walking past just as the team were posing with the friendly chooks. Hoping this gives you as much of a laugh as it gave us. We just had to include it in our "On the farm" report.

What's in store for 2022

Rural Bank's latest agriculture outlook shows Australian farmers are poised for a bumper start to the New Year. A mix of supply and demand factors continue to improve in the favour of Australia's farmers. This is set to extend the period of performance enjoyed by the sector over the previous six months.

Production outlooks are positive for most commodities, supported by a wet outlook. A recovery from COVID-19 will also support stronger demand. That combination will place Australian agriculture in an ideal position heading into the new year.

Supply chain issues and obstacles to trade will weigh on the outlook. But on balance, the forecast is overwhelmingly optimistic.

Rural Bank's Australian agriculture outlook 2022 report analyses six major commodities in the first half of 2022. Please visit the Rural Bank website or [click here](#).

Introducing the Rural Bank blog.

At Rural Bank we understand how challenging farming can be, which is why we're here to help with the latest industry trends, farmer success stories and handy tips on all things agri. For more information visit ruralbank.com.au/blog/



Rural Bank's Australian Farmland Values 2021 report available now.

Understanding the value of farmland is important to everyone in agribusiness, especially farmers. The Rural Bank's "Australian Farmland Values" report tells the story of national and regional farmland performance.

Despite the impact of COVID-19, Australian farmland values showed their resilience. The median price per hectare of Australian farmland increased by 12.9 per cent in 2020. This marks the seventh consecutive year of growth, bringing the 20-year compound annual growth rate (CAGR) to 7.6 per cent. Keeping in line with the long-term trend, we expect farmland values will continue to rise.

The 2021 report takes a closer look at more than 263,000 transactions over 26 years that account for 315.9 million hectares of land with a combined value of \$167.3 billion. Understanding the significance of local data, we've also looked at trends across 27 regions nation-wide. In a new addition to this year's report, we've compared farmland values with commodity prices. To find out more please visit the Rural Bank website or [click here](#).



Banking locally benefits the local community

The Community Enterprise Foundation™ 2021 grant recipients were announced in our previous newsletter, and they have been busy over the past six months completing their projects. We are proud to continue our support of local organisations and community groups to help them achieve their goals. Our support is diverse and we have enjoyed working with the recipients and their initiatives last year and look forward to these relationships continuing well into the future. Staff members enjoyed catching up with some of the recipients recently and found out the positive impact our support has had, which is evident in these collage of photos.

Our final grant recipient, Wickliffe/Lake Bolac Football Netball Club received \$4,235 for Lighting the Oval project. The project is underway and we look forward to seeing the finished lights up and being utilized by the community in the near future.

Well done and congratulations to all involved in making these worthy projects come to fruition. We're so pleased to help make them possible. It doesn't get any better than that!



Willaura & District Community Development Group received \$1,000 for Willaura's Big Night Out. Unfortunately, COVID-19 restrictions didn't allow the group to run the event last year but we hear on the grapevine that the Blues Brothers Show is coming to perform live on 2 April. We are thrilled to be able to support this popular event which is held annually in Willaura and cannot wait to get our shades on and enjoy a night out. Tickets go on sale soon and can be purchased at our branches. Staff member Lia happily presented the cheque to committee members Lisa Heard, Colin Easton and Heather Fleming recently.



Willaura & District Kindergarten received \$700 to purchase some multicultural books and a new enclosed noticeboard. Branch Manager Jack Oswald dropped into the kinder recently to check out the new purchases and was thrilled to see them put to good use. He is pictured presenting the cheque to some very excited children, staff, and Committee Member Celia Tucker.



Lights. Camera. Action. Lake Bolac Music Club members Andrew Robertson and Linda Worn were excited to showcase their new stage curtains which were installed recently. We were delighted to provide \$1,500 to enable the group to complete this worthy project and they look forward to using the new and improved curtains for many future productions they put on.

Willaura Primary School received \$1,500 and used the funds to complete their bike/fitness track. We were delighted to be able to drop by before school finished last year to see some of the students riding their bikes on the track and having so much fun. What a great asset for the Willaura community to use and enjoy.



Happy snaps to make you smile!

November saw us celebrate our seventeenth birthday. We had a great day chatting to many locals who dropped in to say hi and enjoy a cuppa and cake with us.



Board Members Andi Armytage and Emily Anderson were happy to help celebrate our birthday.



Jo, Jack and Lia can't wait to taste the delicious looking birthday fruit cake made by our talented neighbours at the Willaura Bakery.



Peter Sporton popped in to congratulate us and enjoy a cuppa with Lia.



In September it was a double celebration! We celebrated Jack's birthday with a delicious cake. Chairman Rowly Paterson and staff member Simone McDonald were eager to congratulate him, and of course taste test his special treat! It was also Jack's one year anniversary with our Community Bank. Jack has been a wonderful addition to the team. His enthusiastic approach in assisting our customers has been very well received. Jack has enjoyed meeting many of the locals during his first year and looks forward to getting out and about this year.



9 September was National Day of Action to remind everyone that every day is the day to ask, "R U OK?" Some of us were doing it a little easier than others during lockdown ... same storm, different boat. We were happy to support and promote this important day by wearing a touch of yellow to remind everyone to check in with their family and friends, not just that day but every day.

What's happening in our district?

With restrictions lifting and events starting again we are looking forward to reconnecting with the community, supporting local causes, chatting to many of the locals, meeting new people and learning new things along the way.

Some upcoming community events we are looking forward to attending are:

Willaura Health Care Auxiliary's Market and "Dream Horse" Film Night

Lake Bolac Eel Festival

Willaura's Big Night Out



2022 Pocket Calendars

Our popular pocket-sized calendars for 2022 are available at our branches. They are a great size and show our opening hours and contact numbers for easy reference. Next time you're in the branch you can pick one up or if you would like we can mail one to you, just give us call.



Supporting local footy and netball

As noted in our previous newsletter, we proudly donated \$2,000 each to SMW Rovers Football Netball Club, Woorndoo Football Netball Club, Tatyoon Football Netball Club, Moyston/Willaura Football Netball Club and Wickliffe/Lake Bolac Football Netball Club for the 2021 season.

The Moyston-Willaura Pumas used some of their funds to provide junior football and netball trophies which were presented to them at the end of the season. Our Community Bank is mindful of the value of local sport and we know how important it is for juniors especially to have the opportunity of playing in a team with their friends. Pictured below are Maeve Price and Giaan Kumnick with their U13 trophy at the Junior Netball Presentation Day.



Our commitment to our communities is the ultimate part of who we are and during the footy season our Branch Manager Jack Oswald was happy to get involved and ran a couple of Auskick sessions at Lake Bolac. The program aims to introduce participants aged 5-12 to the world of Australian Rules Football. Auskickers run, jump, kick, laugh and most of all have loads of fun. Jack had a wonderful time with all the participants taking them through lots of fun drills and teaching them new skills.



Lake Bolac Auskickers with Jack getting ready for their footy session.



Our new look!

We are loving our new uniforms. It's a fresh, contemporary style to match our modern banking capability.

We are the same great bank, with the same great service. Our look may have changed, but who we are will not, and you'll always be at the heart of everything we do. We'll continue to put you and the communities we live in at the forefront of our business. We'll step up, give back, and dig in because it's what we've always done. We'll just look better doing it.

Branch Manager Jack Oswald receives recognition at EGHS Business Awards

In November the East Grampians Business Awards were held at the Ararat Town Hall. This is an annual event recognizing high achievement and excellence in business in the Ararat Rural City.

Congratulations to Jack on being chosen as a finalist after being nominated in the Young Person of the Year Award Category. We know Jack has worked very hard since becoming Branch Manager of our Community Bank and is well respected by all in our community. We were thrilled to see him as a finalist in this award.

The presentation dinner at the Town Hall was enjoyed by all who attended. Congratulations to Paula Symons from Lake Bolac who was the caterer for the night and received numerous compliments for her excellent efforts.

The guest speakers and winners were an inspiration to all, and the audience was impressed by the positivity they showed.



Pictured with Jack are Board Members Tim McDougall, Jane Blackburn, Chairman Rowly Paterson and Colin McKenzie who attend the evening to support Jack and were pleased to be a part of his success.

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Talk to us today

Community Bank · Willaura

70 Main Street, Willaura VIC 3379

P 03 5354 1170

E WillauraMailbox@bendigobank.com.au

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

We're open:

11.00am - 4.00pm Tuesday and Thursday

9.00am - 12 noon Friday

Community Bank · Lake Bolac

2110 Glenelg Highway, Lake Bolac VIC 3351

P 03 5350 2374

E LakeBolacMailbox@bendigobank.com.au

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

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Directors

Rowland Paterson (Chairman), Lyn Webster (Secretary),
David Hucker (Treasurer), Jane Blackburn, Lisa Wills,
Andrea Armytage, Tim McDougall, Emily Anderson,
Colin McKenzie, Edward Weatherly

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

We ♥ our customers!

Thanks for supporting us during 2021

Community Bank Willaura and Lake Bolac would like to thank our wonderful customers for your continued support during the past 17 years, and in particular the past 24 challenging and difficult months. We have continued to grow throughout 2021, which has provided the opportunity to give back more into our community.

Our current total for sponsorship is sitting at over \$315,000 which is an incredible achievement for a small branch. This would not have been possible without the support of our customers. We appreciate you all, and let's work together to make 2022 even better.



We're here for you

