

Community Bank · Willaura and Lake Bolac

Welcome

Welcome to our Winter 2023 Newsletter and can you believe it's already June? Since our last newsletter back in Spring 2022 the team and Board members have been busy getting out and about. We have been delighted to spend time with our local clubs, groups and organisations at various functions, and look forward to continuing our involvement in our community.

Despite the weather becoming cold and wet and the bitter drop in temperature, there's still a lot to love about winter. Who doesn't like snuggling up in a cosy chair, reading a book, appreciating a hot chocolate, or enjoying the footy. So, until you can trade in a scarf for a swimsuit, try to embrace the cold and make the most of the season! Stay warm everyone!



Above: Brrrrr... Hello Winter!!! How cute is Goldie Looking very dapper in her gumboots.... no wet paws for me she's thinking! Top: What a lovely rural, rustic backup for our team photo!

Community Trailer hits the road.

Community Bank Willaura and Lake Bolac and the Ararat Rural City Council have joined forces to help local police spread the message about safety, security and the fight against farm crime in our district by donating a Community Trailer. The trailer cost \$40,000 and is effectively a mobile office which has been fitted out with wi-fi, televisions screens and

desk space. It will be based in Lake Bolac and available to other agencies across the district where required.

Police can use the trailer as a base station at emergencies, and also at sporting and field days and other special events. It will provide community members with information and allow an accessible point of contact with police. It will also boost the force's ability to proactively engage with rural and regional communities, providing an opportunity to build relationships and gather information that would help prevent and solve crime.

The trailer was officially launched during the football final at Willaura Recreation Reserve last year. Ararat Rural City Council Mayor Jo Armstrong, Leading Senior Constable Sam McCaskill, Senior Sergeant Damien Ferrari, Branch Manager Jack Oswald and WLBFS Chairman Rowly Paterson attended the launch. This is a great initiative that we were thrilled to be able support.





Top: L/R, Ararat Rural City Council Mayor Jo Armstrong, Branch Manager Jack Oswald, WLBFS Chairman Rowly Paterson and Leading Senior Constable Sam McCaskill and Senior Sergeant Damien Ferrari. Above: The Community Trailer ready for use.



Event Sponsorship - Our bank supporting your community.... It doesn't get better than that!

Our Community Bank is proud to sponsor many community events across our region. Here are just some of the wonderful events that we have supported over the past 6 months.

Lake Bolac & District Bowling Club – Barefoot Bowls

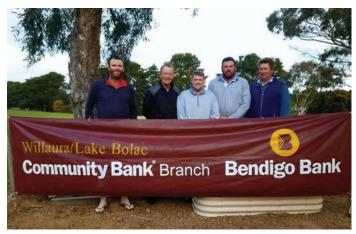
Earlier this year the Lake Bolac & District Bowling Club held several successful barefoot bowls social evenings. The Community Bank was proud to sponsor \$400 which enabled the club to put on a free bbq tea throughout the duration of the competition. Many locals came along and enjoyed a night of socialising and as the saying goes... rolled with it.



Why is lawn bowls better than golf? Because lawn bowlers don't lose their bowls! Pictured are some locals mastering the turf and enjoying an evening of social bowls. What a perfect way to roll your worries away!

Willaura Golf Club's Mixed Charity Day... Tee-rific!

In September we were proud to support the Willaura Golf Club's Mixed Charity Day by providing trophies for the "Nine Holes In" and "Nines Hole Out" competition. A full field of golfers enjoyed a great day of golf and comradery, and all proceeds from the day were donated to the Willaura Health Care Auxiliary.



What's a golfer's favourite letter? Tee! L/R Winners of the "Nine Holes In and Nine Holes Out" Brad McLean, Wayne Clark, Ryan Townsend, Sam McDonald and Richard Blackburn.

Willaura Health Care Market

The Hospital Market is renowned across the district for its quality artisan stalls, multitude of entertainment and friendly atmosphere. This year was no exception, and the bank team was there to help with it all. Board Chairman Rowly Paterson, Board member Andi Armytage, and staff members Jo Byron and Lia Slattery were kept busy all day, either in the bank marquee or lending a hand at the Willaura Health Care Auxiliary produce stall. It was wonderful to see so many people wandering around enjoying all that was on offer.

The Community Bank Willaura and Lake Bolac contributed \$500 to the Market and is proud to assist the Auxiliary to bring such a fantastic community event to Willaura. We congratulate all the organisers, volunteers and other sponsors on a very successful market.



Together we make great things happen in your community.





1. Willaura Healthcare Stall; volunteers Hannah Jenkinson, Ruby Evans, Eileen Brady, Judy Paterson and Katie Duver. 2. Board member Andi Armytage enjoyed chatting to Philip Brain at our bank marquee. 3. Staff members Lia and Jo enjoying the array of stalls while having a quick break from helping on out on the Community Bank and Auxiliary stalls.





4. Willaura Healthcare Auxiliary members Anna Gray, Jan Laidlaw, Heather Fleming, Heather Higgins, Hannah Jenkinson with Board Chairman Rowly Paterson. 5. Staff member Lia Slattery, Board member Andi Armytage and Board Chairman Rowly Paterson manning our stall.

Willaura Harvest Cut Out

After a hiatus of several years the Willaura Harvest Cut Out was once again held in February. Jack, Lia and Jo were happy to attend and enjoyed catching up with everyone. Lia and her daughter Maggie-Mae were kept busy on the night transforming little ones with their face painting creations, colourful hair designs and nail decorating styles. Live music, great food and chatting to lots of locals made for a fun night out. Congratulations to everyone involved in organising the successful celebratory event.

An important feature of the night was the official opening of the newly renovated and expanded sports pavilion at the recreation reserve.

The facility now has a new kitchen and an enlarged refurbished social room which includes disabled access.

The project also included updated change rooms and a new female friendly building bringing the entire facility up to contemporary standards.

Congratulations to the Willaura Recreation Reserve and Ararat Rural City Council who worked effectively with the State Government to see the renovations and new build completed so successfully. Those involved with the "Pick My Project" which saw the netball/tennis courts upgraded were also commended on the night and we congratulate them as well.







1. Jasmine Craddock, Erica Evans, Scott Evans and Tom Fleming. 2. Branch Manager Jack Oswald and Eddie Balliro enjoying a catch up. 3. Bailey Dignan, Luke Nicholson and Sam Pilgrim.







4. Susie Sporton and Karen Gleeson having a chat at the community event. 5. Jeff Filliponi and Scott Kumnick were kept busy manning the bar and making sure no one was going thirsty. 6. L/R Drew Kumnick, Rowan Jenkinson, Leading Senior Constable Sam McCaskill and Riley Menz.







7. Willaura locals Anthony Evans, Peter Sporton, Heather Fleming, Anna Hawkins and Adam Gellert enjoying the evening.
8. Willaura and District Community Development Group Committee members Anna Gray and Jan Laidlaw. 9. Staff member Lia with Aydrey Armytage who's looking very happy with her butterfly face.

As part of this community event, we were proud to sponsor the Willaura and District Community Development Groups photo competition and the number and standard of the photos on display was amazing. Those who attended the family BBQ were treated to an extraordinary display of creative photography all taken in our own backyard.

The winners of the competition received \$100 and were:

1. Drone - Charlie Duver	2. Harvest - Hugh McLaren
3. Video - Luke Ralph	4. Lifestyle - Peter Canon
5. Landscape/Streetscape - Rebecca Hope	

Congratulations to the winners and we have included their photos for you to enjoy.









10. Staff members Lia Slattery and Jo Byron presenting Willaura and District Community Development Group committee members Ruth Gellert and Peter Sporton with a cheque for \$500 11. Drone Photo Winner – Charlie Duver. 12. Harvest Photo Winner – Hugh McLaren. 13. Lifestyle Photo Winner – Pater Cannon. 14. Landscape/Streetscape Winner – Rebecca Hope

Our 18th Birthday - A milestone worth celebrating!

In November, eighteen years ago Community Bank Willaura and Lake Bolac opened its doors, thanks to the vision and concerted efforts of our founding Directors. Since then, our branch staff have served several thousands of local customers and our local company has played an active role in our community, investing over \$300,000 in community groups and projects in Willaura, Lake Bolac and surrounding district. All of this has made our area an even better place to live.

Thank you to everyone who has been part of our journey and our success:

- Our generous volunteer Directors
- Our faithful shareholders
- Our dedicated staff
- Our wonderful customers





- ✓ Our supportive franchise partner Bendigo and Adelaide Bank
- Our many community partners

Together we have made many good things happen!

On our 18th birthday and after another year of making a difference in our community we had a bit of fun and asked all the students at Willaura Primary School and Lake Bolac College to guess how many "Skittle" Lollies were in the jars. The winner who guessed the closest number without going over won the jar of Iollies. Willaura Primary School winner was Lizzy Barlow and Lake Bolac College winner was Abigail Box. The number of "skittles" in the jar was an amazing 566. Thanks also to the Willaura Bakery for the delicious cupcakes you baked for us, which we gave out to everyone who popped in to see us.





1. Staff member Lia showcasing the delicious cupcakes baked by the Willaura Bakery. Don't they look delicious? 2. Janet Steer and Heather Fleming popped in to say hi and wish us a Happy Birthday. Jack enjoyed chatting with them while enjoying morning tea. 3. Willaura Primary School winner Lizzy Barlow with staff member Jo Byron. 4. Lake Bolac College winner Abigail Box with her friend Gemma and staff member Lia Slattery.

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

Joining forces to help farmers.



National Centre for Farmer Health Advisory Group member Heather Fleming and Rural Bank's Fiona Whale caught up during a break

Rural Bank and their partner The National Centre For Farmer Health believe in a bright future for agriculture.

Rural Bank's Fiona Whale and National Centre For Farmer Health Advisory Group member Heather Fleming caught up at the Centre's Symposium;

"Farming a Brighter Future; Challenging the Boundaries to Farmer Health, Wellbeing and Safety".

The two-day event focussed particularly on farmers' mental health, and Fiona was able to provide attendees with an overview of the NCFH program "Managing People in Stressful Situations".

In partnership with NCFH, online workshops have been rolled out to Rural Bank staff across the country, enabling them to better understand rural health issues and giving them skills and resources to assist customers and communities when needed."

We are proud of our collaboration with NCFH and helping to make a positive difference to farmers' lives.

Recognising high achievers in our region.

It was a busy time in December with graduations and presentations finishing off a hectic year at our local schools. As part of our commitment to supporting students we were proud to be involved at the Willaura Primary School, Lake Bolac College and Maroona Primary School presentations, and congratulate all the students on a successful year, particularly those who received our Community Bank Awards.

Branch Manager Jack Oswald visited the Willaura and Maroona Primary Schools, and staff member Lia Slattery visited the Lake Bolac College to present recipients with awards that help acknowledge and encourage students. It was also a wonderful opportunity for them to chat to other student, teachers and parents.

Well done to the following recipients who received a \$100 voucher each for their outstanding achievements in 2022. We wish them all the best for their future studies or work opportunities.







1. Wyiatt Jackson - Lake Bolac College, Citizenship Award. 2. Julianne Jarrett - Maroona Primary School, Academic Excellence Award. 3. Zavieah Morgan -Willaura Primary School, Numeracy Award.

December 'Twas the season to be jolly'

Christmas celebrations commenced with Bendigo Bank staff members from Region 346 gathering together at the Obsidian Room in Hamilton. The Hawaiian theme made for a colourful night. It was a great opportunity to socialise with other staff members, some of whom we communicate with regularly and others we met in person for the first time. Regional Manager Jason Chuck was in attendance and it was pleasing to have our Insurance Specialist, Sharon Crispin also join us. Sharon and her husband had been visiting the region over the past week, culminating in the night's celebrations.



Staff members Suzanne, Lia and Jo enjoying a cocktail at the Region Christmas Party



South West Region staff getting into the spirit of the Hawaiian themed night.

Special thanks to Coleraine Branch Manager Mary-Ann for her organisation of the evening. Those who were able to come along enjoyed a lovely night.

The festivities continued here at Community Bank Willaura and Lake Bolac with us having a jolly good time at our Branch and Board Christmas Party get together. It was a chance for us all to down tools for a bit and celebrate what had been a busy and prosperous year. Thanks go to our hosts Rowly and Judy Paterson for their hospitality and Paula Symons for the delicious feast.

December is always a time for ho ho ho and the team loves getting into the spirit of Christmas. We couldn't help but have some fun with our Branch Manager Jack. "Santa Jack" had some work cut out for him though carrying his sack loaded with beautiful presents to the chimney - no grinches here!





Willaura Uniting Church volunteers Heather Fleming and Jan Laidlaw showing what's on offer for Jack Oswald and Jo Byron to buy.





Mmmm too much to choose from, that's what Lia thought when she popped around to Dove Café to see what was on offer to buy. Willaura Uniting Church volunteer Lisa Heard was ready to sell Lia some home baked goodies.

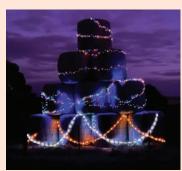
Willaura Uniting Church Christmas Stall

We were pleased to have had a visit in December from Willaura Uniting Church volunteers selling goodies to raise money at their annual Christmas Stall fundraiser. Staff member Lia popped round to Dove Café to check out all the delicious treats on offer and came back with lots of goodies. Other 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 lots of homemade goodies for us to choose from. We were grateful to them for coming, happy to support this cause and went home with lots of Christmas treats to share with family and friends.

Let's Sparkle - Christmas Lights Competition

Congratulations to everyone who got involved and put up Christmas lights in our district last year; they looked very sparkly and festive. We were proud to once again support this wonderful community initiative across all towns in our district by donating \$500 to the Lake Bolac Information Centre for the shop local prize vouchers. Winners of the Christmas Lights 2022 competition are:

Best Farm: \$100 Shop Local Voucher	Howie Family, Woorndoo	
Best Business: \$100 Shop Local Voucher	Lake Bolac Kindergarten	
Best Residential (Town): \$100 Shop Local Vouc	cher Lomar Family, Lake Bolac	
Special Mentions: \$50 Shop Local Voucher		
Lake Bolac Post Office	Mininera Post Office / Township	
Howard Family – Lake Bolac	Richardson Family – Woorndoo	



The Howard family got into the spirit of Christmas and used bales of hav to create a stunning pyramid all lit up like a Christmas Tree. It looks amazing!

Hello and goodbye - staff and Board update



Farwell to our Board member Lyn Webster

A big thankyou to Lyn Webster who retired from our Board in November. Lyn joined the Board of Directors of Willaura and Lake Bolac Financial Services Ltd, the local public company that owns and operates Community Bank Willaura and Lake Bolac, in 2009. Over that time Lyn has been a volunteer Director as well as sitting on the Business Development

Committee and acting as Secretary/Treasurer.

Lyn's careful attention to detail, business acumen, and skills in marketing have been highly valued and she has contributed significantly to the success of the company. Thank you Lyn for sharing your time, skills, ideas and energy with us, and helping to make so many good things happen in Willaura, Lake Bolac and surrounding districts. Your contributions to our company and the community are greatly appreciated.

The Board and staff wish you all the best in your future professional and community endeavours.



Welcome to our new Board member Hannah Jenkinson

Recently we welcomed Hannah Jenkinson to the Board. Hannah lives and works on a family farm near Glenthompson with her husband John, and two children Max and Rowan. Hannah studied Science at the University of Melbourne, graduating with a

BSc(Hons) majoring in Botany and has a passion for farming. Hannah has been a resident of the Willaura district all her life and has been involved in many community groups and activities. She is currently the Treasurer of the Willaura Health care Auxiliary and the secretary/ treasurer of Bornes Hill Rural Fire brigade. Hannah has seen firsthand the contributions the Community Bank has made to our local district and is looking forward to being a part of such a fantastic team. Welcome to the team Hannah.

Farwell Suzanne

February, we said farewell to Suzanne for thirteen months. Suzanne has taken up a maternity leave position with Rural Bank in Hamilton as an Agri Relationship Assistant. This is a great opportunity for her to learn and develop new skills in the Agribusiness banking sector. The Board and team wish



her all the best and we look forward to her return once she has completed this secondment.

Welcome Amanda

We are pleased to announce that Amanda Mead has joined our team recently as a parttime Customer Service Officer, after selling her business in Mortlake earlier this year.

Amanda moved to Narrapumelap South in 2018 with her husband Curtis. They run

sheep and breed miniature goats, and on weekends Amanda runs her event DJ business catering to weddings, birthdays and corporate events.

After being a hairdresser and business owner for 22 years Amanda felt like it was time for a change in careers but wanted to stay in an industry where customer service is the focus. Amanda is a strong advocate for traditional and historical conservation and is involved with many community groups including the Ararat annual show society.

Amanda knows the importance of community engagement and hopes to be a long-term member of the Bendigo Bank community. If you haven't already met Amanda, please feel free to come into the branch and say hello. She is currently in the midst of her teller training, and we do appreciate your patience while she settles into her new role.

Out and about.....

At... Lake Bolac College 2022 Annual Fete

On a rare sunny day in November the Lake Bolac College Annual Fete was held at the school. Our Branch couldn't resist getting involved with this wonderful event and had a stall there. Staff member Lia manned the table and enjoyed the opportunity to catch up with many locals and students. Lots of fun activities and products were on offer and were enjoyed by all who attended. We look forward to being involved again next year.



Happy... smiley... Lia enjoying the fete. She was kept very busy blowing up balloons and handing out our groovy merchandise to the students.

At... Confetti and Chaos

In April the Willaura Memorial Hall was packed for the highly entertaining "Confetti and Chaos" interactive theatre performance. The hall had been transformed for a "surprise wedding reception for Will and Stacey" and the audience became guests caught in the crossfire of this totally immersive and highly improvised comedy. Four highly skilled actors played a variety of roles and there was laughter all round when pandemonium broke out as family secrets were spilled. Staff member Jo Byron and Board Chairman Rowly Paterson attended the sold-out



The cast of Confetti and Chaos

event and thoroughly enjoyed the evening which included a delicious meal by Paula Symons and an opportunity to catch up with lots of locals. Congratulations to the Willaura and District Community Development Group for co-ordinating this successful, fun and entertaining evening.

At... Lake Bolac Music Club Annual Play - Dumpton Abbey

Lights, camera, action! It's 1969, and to save Dumpton Abbey from complete disaster, Lord Loam opened it to the public. Meanwhile, the search was on for a rich American to marry his daughter, and any clueless woman to marry his useless son. That was the storyline of this year's Lake Bolac Music Clubs annual play, which was held recently. Our multi-talented team member Lia Slattery and Board member Colin McKenzie kicked up their heels on stage delighting the crowd with their antics!

The show was a hit with audiences from across our district and we would like to congratulate the Music Club, its cast, crew and the many volunteers involved for the marvellous entertainment they provided the community.



Some of the cast L/R Bruce McDougall, Rebecca Cornwell, Anthony Wilde, Lia Slattery, Jack Armstrong, Liam McInnes, Virginie Woolidge and Lisa Clark.

Jo and Heather receive recognition

Jo Byron receives recognition at Ararat Rural City Australia Day Awards Ceremony

The Board and staff would like to congratulate staff member Jo Byron on receiving the Ararat Rural City Council Citizen of the Year 2023 Award. The Award was given in recognition of Jo's volunteer commitments over many years, including



Pictured above with Jo is ARCC Deputy Mayor Bob Sanders and ARCC Mayor Jo Armstrong

her current role as President of the Willaura RCH Good Friday Appeal Committee and Secretary/Treasurer of the Willaura & District Community Development Group.

The lives of Willaura's residents and beyond have been enhanced through Jo's capacity to create and diligently organise an extensive range of community-building activities and events over many years. A quiet achiever, Jo was very humbled and honoured when accepting the award and acknowledged that she always had the support and help of other members of the groups she was involved with.

Apart from Jo's extensive volunteer activities in the community, her role as a Customer Service Officer at Community Bank Willaura and Lake Bolac since 2007 has earned her the respect of all she deals with.

In addition to her 'over the counter' work, she produces our entertaining and informative newsletter which showcases the role our Bank plays in the district and also pays tribute to the many volunteer groups we support.

Jo has also co-ordinated some special events our Bank has put on for the community. These nights brought a range of well-known and inspiring speakers to the district, and provided our community with the opportunity to hear first-hand from a remarkable range of people it might never ordinarily come across.

Jo has demonstrated that it's entirely possible to raise a family, help run a successful farm business, remain a committed and valuable employee, maintain a wide range of friendships, AND help her community.

She has proved herself trustworthy, efficient and someone who will readily say 'yes' when something is asked of her. She is indeed a worthy recipient of the ARCC Citizen of the Year 2023 Award.

Founding Board member, Heather Fleming recognised



Heather Fleming and her guests at Government House. L/R Judy Paterson, Heather Higgins, Tom Fleming, Janet Wilson, Jo Byron, Heather Fleming, Jan Laidlaw, Jodie Holwell, Jenny Pearse and Lisa Heard.

Congratulations to Heather Fleming, who was awarded a COTA Senior Achiever Award at the 2022 Victorian Senior of the Year Awards. On behalf of the team and Board we would like to congratulate her on this wonderful achievement.

Heather was a founding Steering Committee member of the Willaura/Lake Bolac Financial Services Ltd prior to the Community Bank opening in 2004 then continued as a Board Director and Secretary for twelve years. She was an integral part of the committee who helped make it possible for banking to remain in our district.

Heather's dedication to her community goes above and beyond. She continually spends her time volunteering on many committees to further enhance and help our community prosper. She is a quiet, honest, passionate and humble person who achieves great outcomes without much fuss. We are lucky to have such a compassionate person in our community.

Board Chairman Rowly Paterson, staff member Jo Byron along with some other friends and colleagues of Heather's were delighted to have been guests at the awards ceremony at Government House in October to help celebrate her special achievement.

Everyday our customers help change and save lives, simply by banking with us. Are you one of us?

In the late 1990's a new type of banking model came onto Australia's banking scene: Bendigo's Community Bank branches.

It was a brave and bold move by a regional bank in a rapidly evolving banking and finance sector. Today, more than 20 years later, there are 324 Community Bank branches throughout Australia, partnering with one of Australia's biggest banks.

Not only do these Community Bank branches provide banking and financial services, they have a unique point of difference. You may not think who you bank with matters, but it does. For our customers, their banking is making a real difference. Every day our customers help change lives, and save lives, simply by banking with us. Their home loans are building skate and sports parks, hospital wings and classrooms. Personal loans, business banking and credit cards are funding ambulances, rescue boats, disabled and aged care facilities.

Everyday banking is providing all this and more. In fact, \$272 million has been returned to communities and initiatives Australia-wide.

You need a bank to give you the products and services you need. We need your banking to help us make a difference.



Happy snaps to make you smile!





Ewe have got to be kidding me! Talk about getting up to some mischief! The team couldn't help but have some fun in a woolshed recently, lucky there were no sheep waiting to be shorn. Oh well... All's wool that end's wool!



Even "busy bees" stop and smell the roses and that's just what the team did recently in this gorgeous garden. What a beautiful, colourful display!

Talk to us today



Jack Oswald Branch Manager 5354 1170 or 0409 846 980 Jack.Oswald@ bendigoadelaide.com.au

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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

We're open:

11.00am - 4.00pm Monday and Wednesday 2.00pm - 5.00pm Friday



Search 'Willaura & Lake Bolac Community Bank Branches'

Directors

Rowland Paterson (Chairman), Lisa Wills (Secretary), David Hucker (Treasurer), Jane Blackburn, Andrea Armytage, Tim McDougall, Colin McKenzie, Edward Weatherly, Hannah Jankinson

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



In November we celebrated Les Bright's 91st Birthday. We were delighted to have Les pop in to see us on his special day so we could celebrate with him and spoil him with a special treat.



I'm in the mood to be a little bit cheeky and a little bit sassy! Who's with me? Lia gives the thumbs up with this spontaneous pose at our recent team photo shoot. We can always count on her to entertain us with her funny antics.

Pancake Day

Congratulations to the Willaura Uniting Church volunteers for their successful Pancake Day held in March at Dove Café. Many locals dropped by including staff member Jo Byron to enjoy a cuppa and delicious pancakes that were on offer with a choice of toppings to choose from. What a wonderful initiative, with all funds raised going to a worthy cause.



John Walter and Rob Guttler found some time to pop in for morning tea before heading back to work. Volunteer Heather Fleming was on hand to help load up their pancakes with the delicious toppings on offer.



Pictured enjoying the pancakes were staff member Jo Byron and Willaura Uniting Church volunteer Lisa Heard.

