

Riddells Creek Junior Mixed Basketball enters Sunbury league.

In Summer 2016/17, for the first time ever, Riddells Creek Junior Mixed Basketball (RCJMBA) will be entering teams into the Sunbury Basketball Association (SBA). The local association is very excited as, until now, local kids wanting to play in the higher level Sunbury competition have generally had to play in Gisborne.

RCJMBA committee member Deb Mitrevics reports that it has been a huge journey in which dedicated parents and coaches have worked very hard. RCJMBA will enter three teams into SBA starting next season and expect local SBA participation to grow bigger and bigger each season. All the kids that are going to play SBA must also play in the domestic RCJMBA competition.

Gisborne & District **Community Bank®** Branch is a long-time supporter of RCJMBA having funded uniforms and a club barbecue in recent years. RCJMBA has in turn been a strong advocate for the branch. We were therefore delighted to accept their community investment application for new uniform for their teams playing in the SBA.

We wish them the best of luck in the SBA!



Enhanced rescue capability for Gisborne SES.



Gisborne SES received a branch community investment in July 2016 to purchase a Mule II Litter Wheel that is affixed to a stokes litter in order to transport casualties in remote and dense bushland areas. The new equipment was acquired and volunteers trained on it in August. It is expected to enhance Gisborne SES' operational rescue capabilities in areas in which an ambulance or patient transport vehicle are usually unable to access. It will also be available to other SES units in the area.

Gisborne SES Deputy Controller Operations Di Dale reports that the group's partnership with Gisborne & District **Community Bank®** Branch remains seamless, and the support they receive encourages community engagement. The branch was delighted to extend this community investment to the SES that provides such a valuable service to our community and is run by such committed community volunteers.

Macedon Ranges Community Enterprises Ltd PO Box 757, Gisborne VIC 3437 **ABN** 57 130 493 499 **Directors:** Graham Stewart, Gary McSwain, Brian Collins, Rob Paterson, Paul Crothers, Karen Clifford, Adam McKie, Andrew Nicoll

Word from our Chairman.

Wow: what a year we have had!

Thanks to you - our shareholders, customers and staff - our **Community Bank®** branch has grown substantially over the last 12 months. Revenues have grown to almost \$1 million to 30 June 2016. This generated sufficient profits to pay a fully franked dividend and continue our substantial community investment program to a raft of deserving cultural, social and sporting groups.

You should be very proud when you see the new Macedon Ranges Health bus on our streets. We provided this bus, emblazoned in our Community Bank® colours, to provide residents of the Oaks Aged-Care Facility the ability to get out and about in our community; a community many of them helped create and improve during their working lives. Residents and visitors to Riddells Creek can visit the local Lions Community Park and see the smiling faces of children using the twin flying fox for which we provided the bulk of funding. We also invested \$35,000 with Gisborne Secondary College to install an advanced sound system in their new Barcham Performing Arts Centre. The students and staff at GSC are delighted with the new system, and the greater scope it provides them in delivering high quality productions and benefits to their students. These are just a few of the projects your support has allowed us to deliver over the past year.

Directors are confident that the growth we have experienced in recent years should continue into the near future. Accordingly we expect our significant investment program to expand even further, which will benefit our whole community.

This confidence in future growth is in no small part due to the efforts of our staff. The Board wishes to thank them all for their efforts. We recently wished Susan Tresidder a fond farewell and welcomed Ian Perry to the team as our new Manager. Congratulations also go to Sarah Barton, who has welcomed a new family member and is currently on maternity leave.

I am delighted that you are involved in this wonderful enterprise that is the Gisborne & District **Community Bank**® Branch. I urge you to use the branch for all your banking requirements and to spread the word that by growing our business you help grow the benefits that flow back into your community.

Graham Stewart Chairman



Our volunteer Board of Directors.

Swings for all at New Gisborne Playgroup.



Children of all abilities can now swing to the sky at New Gisborne Playgroup thanks to a branch community investment for a nest-swing. Playgroup President Zoe Hall and Secretary Helen Richards applied for the grant because playgroup children with hip dysplasia and cerebral palsy were unable to use the regular swings and were therefore unable to join in all of the outside play.

Nest-swings can be ridden lying down or with a parent, so now all the children can experience the thrill of a swing and enjoy such fun together. Playgroup Maintenance Officer Darren Crump, who installed the nest swing, expects it to be enjoyed by kids for years to come. He said New Gisborne Playgroup really appreciated the grant and the many ways Bendigo Bank invests in our community. The nest-swing was funded by New Gisborne Playgroup, Gisborne & District **Community Bank**® Branch and Macedon Ranges Shire Council.

Staff news.



Ian Perry

In late August, the Directors and staff of Gisborne & District **Community Bank®**Branch of welcomed lan Perry as our new Branch Manager. Ian has worked in banking and finance for over 20 years and lives in the Macedon Ranges.

Chairman Graham Stewart is delighted to have another local lead the branch again and is confident that lan will serve the Gisborne and District community well as the full-time Manager, available every day for customers. Ian has settled in well and looks forward to supporting the local community to be bigger and better.



Angela Dickins

With Sarah Barton away on maternity leave, Angela Dickins has moved into the role of Customer Relationship Manager. Angela is available full time to discuss and handle any banking and lending queries.

Business Awards.



Above: Bank staff with local 2016 Business Bank Macedon Ranges Business Excellence Award winners.

In line with our belief that local businesses are vital to the success of our community, we again sponsored the Macedon Ranges Business Excellence Awards this year. The bank was impressed to see nine businesses from our area be selected as finalists and delighted to see five of them win their category:

- Bluegum Electrical Solutions Excellence in Customer Service
- Mount Towrong Vineyard Excellence in Local Produce
- · Love Your Local Excellence in Events and Attractions
- Braeside Mt Macedon Country Retreat Excellence in Accommodation
- Chantel Gilbert Bluegum Electrical Solutions Young Business Person of the Year

We congratulate these local business people on this significant achievement.

Open invitation.



Customers, shareholders, and community members are invited to our Spring 2016 Community Investment Evening.

7:30pm Monday 21 November at the Barcham Theatre, Gisborne Secondary College.

Come hear community investment recipients talk about their project that the branch will be supporting and be amazed by the activity and passion in our community and how Gisborne & District **Community Bank**® Branch is helping it grow.

Customer testimonial.

Macedon Newsagency & LPO.



When my family took over a local business in Macedon three years ago, I had been a long-standing personal customer of Gisborne & District **Community Bank®** Branch. With a track record of great customer service, it was logical that we would also commence our business banking with them.

In terms of meeting the needs of our business, Bendigo Bank offers a comprehensive range of services and has the flexibility to meet the ever-changing demands that small business customers require. Running a small business can be challenging at times and the benefits that can be derived from partnering with local service providers like Gisborne & District Community Bank® Branch go a long way to smoothing out the bumps. Whether it is a request for a report, statement or advice, the staff at the Gisborne & District Community Bank® Branch are only too happy to oblige. I find that the personal service and attention to detail they offer give me confidence that my business and personal banking affairs are in capable hands. I know I am able to call up the branch at short notice and my requests will always be met with a friendly and professional response.

As a small business in the Macedon Ranges we are reliant on a strong local economy as well as a prosperous and thriving local community. From my family's involvement with Macedon Ranges groups and sporting clubs over the years, I have come to appreciate the community support Gisborne & District Community Bank® Branch provides in terms of supply of sporting equipment and grants for various club improvements. I appreciate the personal attention and efficient service that come with dealing with the branch and also knowing that supporting local service providers like Gisborne & District Community Bank® Branch leads to a stronger and more sustainable community. In times of technological change and shifting marketplaces, it is reassuring to know that a regional service provider like the Bendigo Bank thinks globally, but acts locally.

Anne Moody
Owner, Macedon Newsagency & LPO

2017 Scholarship.

The branch plans to offer another university scholarship in 2017. Details will be available via the branch by November.

For each of the last three years, Gisborne & District **Community Bank**® Branch has extended a scholarship worth \$36,000 over three years to a local student to study at La Trobe University. We are very proud of our first scholarship student – Moyra O'Donoghue of Gisborne Secondary College – who will be completing her Education degree at the end of this year.



Community Bank® model – Here's how it works.



Director's view: Karen Clifford

My involvement with Bendigo Bank began eight or so years ago when an old family friend, Maurie Bourke, sent me an invitation to support the creation of a new **Community Bank**® branch by pledging to transfer my banking or



purchasing shares. I am so glad I accepted the invitation. I was also keen to join the group of dedicated and talented community pioneers. However, with three very young children and other volunteer commitments, it was to take six years before I was able to accept an invitation to attend some Board meetings to meet Directors and learn more about the role of Director.

It was with great pride that I became a Director last year. Whilst I still have a lot to learn I have been able to use my skills and experience to help the Board. I have loved being part of an organisation that helps make our community better.

We have a great team of volunteers working with a terrific professional staff. However, we are always on the look out for new members of our community to join us. We are keen to recruit volunteers who will help us reflect our community so we'd love to see some more women! We offer roles as directors or as members of our sub-committees in marketing and community investment, human resources and finance.

Home loan deals.

At Bendigo Bank, it's all about rewarding you with greater savings on your home loan, the more you choose to bank with us.

And for you, that could include saving \$600 on home loan fees*.

So, consider a home loan from Australia's most reputable bank (AMR Corporate Reputation Index 2015).

Drop into our branch at 11 Nexus Way, Gisborne or phone 5420 7210 to find out more about securing a home loan you can count on.



bendigobank.com.au/homeloans

*Terms, conditions, fees, charges and lending criteria apply. Full details available from www.bendigobank.com.au/homeloans. Bendigo and Adelaide Bank Limited ABN 11 068 049 178 AFSL/Australian Credit Licence 237879. S53787-03 (317044 v1) (21/09/2016)





Gisborne & District Community Bank® Branch

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