



A year of growth and strong financial performance.

It was my privilege to be appointed as the new Chair of Lancefield & Romsey Community Financial Services Ltd (L&RCFSL) in July when David Plunkett stepped down from this role. As Chair of L&RCFSL, the company that operates our two **Community Bank**[®] branches, I am happy to say that the year 2018 has been an especially busy one and one where we have shown strong financial performance and growth.

The year 2018 marked the 20th anniversary of the launch of the **Community Bank**[®] model in Australia. In addition to this important anniversary, Bendigo and Adelaide Bank was voted number three in the top ten of Australia's most trusted brands. This is a great achievement and testament to our ongoing commitment to provide a full range of banking products combined with the highest level of customer service. It is reassuring that these accomplishments have occurred at the same time our financial institutions have endured sustained scrutiny through the Financial Services Royal Commission.

The growth and dedication of our branch teams has resulted in a gross profit before the payment of grants and sponsorships of approximately \$600,000, an increase on last years' results.

Our ongoing excellent financial performance has allowed us to give back \$149,211 to over 50 local community groups, clubs and events as part of our 2018/19 Community Investment Program. This takes the total amount we've invested in our community since we first opened our doors in 2001 to over \$1.49 million. We aim to grow that amount each year by providing our existing customers with ongoing access to better services, and by bringing more customers to our branches.

Our ongoing commitment to our customers and shareholders is illustrated by another key achievement for 2018; the substantial refurbishment of the Lancefield branch.

The extensive renovations have resulted in a more inviting and comfortable environment for both customers and

the branch team. The layout incorporates technology to make transactions more efficient and allows staff to spend more time with customers.

The vital importance of maintaining our **Community Bank**[®] branches in both Lancefield and Romsey was emphasized late last year when the last of the remaining Big 4 banks in Romsey closed its doors. Our **Community Bank**[®] branches are now the only bank branches available in Lancefield and Romsey. We continue to offer face to face service to our customers six days a week.

While we offer all the banking products and services of the larger banks, we have a unique point of difference – that is, reinvesting our local banking profits back into the community through grants and sponsorships.

Our partnership with the communities of Lancefield and Romsey is unique; it is something we are all very proud of.

On behalf of the Directors and staff of our Lancefield and Romsey **Community Bank**[®] branches, I would like to wish all customers and shareholders a happy and safe Christmas and holiday season.

Suzie Ewart
Chair



Region 337, of which the Lancefield and Romsey **Community Bank**[®] branches are an important part, has been awarded Bendigo Bank Region of the Year for 2017/18.

A combination of a growth of \$163 million in footings – including increased approvals, settlements and investments – positive staff attitudes, and a host of community engagement events has left the region in a great position as we move forward into 2018/19.

Congratulations to our branch teams, pictured here with the Region of the Year award.

Lancefield & Romsey Community Financial Services Ltd 20A High Street, Lancefield VIC 3435 ABN 44 093 517 714

Directors: Rob Bryant, Tony Ede, Suzie Ewart, Donna Fabris, Tim McCarthy, Gina Morgan, Russell Pattinson, David Plunkett and Damien Tyrrell.

Lancefield Dreaming comes true through Community Bank® funding.

Suzie Ewart, Chair of the Lancefield and Romsey **Community Bank**® branches, has acknowledged the contribution of new and long-standing customers and praised the efforts of the wonderful **Community Bank**® branch staff as she announced an additional \$149,211 in grant and sponsorship funding for the Lancefield and Romsey communities. "Without our customers and dedicated staff who support them, we would not have been able to make these announcements and enable our local communities the opportunity to continue to benefit from access to these much-needed funds," Suzie said.

Since opening our doors 17 years ago in Lancefield and 12 years ago in Romsey, our **Community Bank**® branches have now invested over \$1.49 million in local schools, clubs and valued community projects. While the **Community Bank**® branches provide full banking facilities and financial services via Bendigo Bank, the fifth largest Bank in Australia, the big difference is that we share our local banking profits with the community and that means everyone benefits.

As part of our 2018/19 Community Investment Program, Lancefield and Romsey Community Financial Services Ltd received 62 applications from community

organisations and clubs, for contributions towards local projects with a total cost of over \$2.9 million. The amount of grant and sponsorship funding requested from our **Community Bank**® company was \$467,817.

"Unfortunately, we can't support every request, but adding nearly \$150,000 to their endeavors provides a huge boost to what can be achieved together," Suzie said.

As well as giving \$9,000 to our local Emergency Services and \$12,000 to local primary schools, other major grants include:

- \$5,000 to St Mary's Primary School for equipment for STEM subjects
- \$5,390 to Romsey Fire Brigade for ground monitor firefighting equipment
- \$6,000 to Lancefield Primary School to develop a Master Plan for new playground equipment; and
- \$6,000 to Romsey Primary School to develop a Master Plan for a new adventure playground.

A further \$45,621 was provided to 21 clubs and organisations for important sponsorship programs which benefit both the clubs and our **Community Bank**® branches.

We are also very proud to announce that we will be sponsoring an exciting local project this year – \$40,000 has been allocated to contribute to a documentary entitled 'Lancefield Dreaming', currently being developed by local co-producers Paul Carter, Mike Jones and Harry Nanos.

The end result will be a 45-minute TV and social media documentary that captures the unique and quirky characters that live and work in Lancefield, and depicts the wonderful 'spirit' that comes from being a member of our community.

With funding from the **Community Bank**® branches, the producers will develop further narratives, including focusing on important annual events like the Farmers' Market, Relay for Life and the Megafauna Festival. Paul, Mike and Harry also plan to further explore the town's history and its exciting future.

"By re-investing back into the community through local projects, events, primary schools, emergency services and sporting clubs, all community members benefit," says Suzie.

Supporting our community – Community Investment Evening, held at the Lancefield Mechanics Institute on 25 October 2018.



From L-R: Mike Jones, Harry Nanos and Paul Carter, Co-Producers of Lancefield Dreaming are joined by Michael O'Gorman, Senior Manager, Lancefield and Romsey **Community Bank**® branches. Lancefield Dreaming received a \$40,000 community sponsorship to further develop a 45-minute documentary about the unique and quirky characters that live and work in Lancefield. The core idea behind the documentary is to portray the township and its people with a spirit of goodwill and humour, and at the same time capture some beautifully emotive moments that stimulate a feeling of pride and ownership in the community.



Raelene Mottram and Jenny Stillman of Romsey Ecotherapy Park. The Park received a \$1,800 community sponsorship for the development of a new website.



The Lancefield and Romsey **Community Bank**® branches have invested more than \$1.49 million in local projects, events, clubs, schools and Emergency Services over the past 17 years.



Paul Wallworth, Secretary and Nic Needham, Captain of the Romsey Fire Brigade are joined by Dave Plunkett, Director, Lancefield & Romsey Community Financial Services Ltd. The Romsey Fire Brigade received a grant of \$5,390 for ground monitor firefighting equipment.



Max and Betty Dansey, Anglican Parish of Romsey & Lancefield are joined by Shaun Leech, Regional Manager – Central Victoria, Bendigo and Adelaide Bank. The Anglican Parish of Romsey & Lancefield received a \$2,500 grant towards finishing the painting of Christ Church, Lancefield.



From L-R: Sonia Martin and Shauna Martin from The Romsey Rag are joined by Ken Allender, General Manager, Lancefield & Romsey Community Financial Services Ltd. The Romsey Rag received a grant of \$1,900 for a laptop, publishing software and a back up hard drive.



From L-R: Ken Allender, General Manager, Lancefield & Romsey Community Financial Services Ltd; Sandra Chestnutt, Arts, Culture & Events Working Group of Romsey Region Business & Tourism Association (RRBATA); Robert Green, President, Lancefield Agricultural Society; Rob Bryant, Director, Lancefield & Romsey Community Financial Services Ltd. RRBATA received an event sponsorship of \$5,000 for the 2018 Christmas in Romsey Festival and the Lancefield Agricultural Society received an event sponsorship of \$5,000 for the Working Yard Dog Trials at the 2018 Lancefield Agricultural Show.

2018/19 Community Grants.

Community Grants under \$5,000	Funding
Lancefield Light Harness Club – fencing for two permanent day yards	\$1,000
CWA Romsey – research and archiving project; supplies for craft projects	\$1,000
Lancefield Playgroup – upgrades to equipment in outdoor play space	\$1,500
Lancefield Romsey Little Athletics Centre – high jump mat for under 11s	\$1,500
The Romsey Rag – laptop computer, publishing software and a back-up hard drive	\$1,900
Lancefield Fire Brigade – new Brigade laptops and software	\$2,000
Lancefield Junior Football Netball Club – fit out and stocking of first aid room, including equipment, shelving and a freezer	\$2,000
Romsey Playgroup – Romsey Bub Hub – sensory wall panels	\$2,000
Lancefield Football Netball Club – redevelopment of under 19.5 team, including recruitment and training of a new coach	\$2,000
Lancefield/Romsey Anglican Church – finishing the painting of Christ Church, Lancefield	\$2,500
Romsey Region Business & Tourism Association – Romsey Historic Building/Site Plaque Program	\$2,500
Macedon Ranges Photographic Society – ‘Now and Then’ photography exhibition	\$3,000
Lancefield Men’s Shed – lay a 6x6 metre concrete tarmac and install an ante room at the shed entrance	\$3,000
Romsey Golf Club – additional pump for Romsey Park irrigation system	\$3,000
Lancefield Mechanics Institute – Karcher floor scrubber and lockable cage	\$3,300
Community Grants \$5,000 and over	
St Mary’s Primary School – equipment for a ‘maker space’ called the Protolab (science, technology, engineering and maths subjects)	\$5,000
Romsey Fire Brigade – ground monitor firefighting equipment	\$5,390
Lancefield Primary School – Master Plan for new playground equipment	\$6,000
Romsey Primary School – Master Plan for new adventure playground	\$6,000
Emergency Services Grants	
\$1,000 each to our local Emergency Services, including Benloch Fire Brigade, Bolinda-Monegeetta Fire Brigade, Hesket-Kerrie Fire Brigade, Lancefield Fire Brigade, Newham Fire Brigade, Nulla Vale CFA, Romsey Fire Brigade, Romsey-Lancefield & District Ambulance Auxiliary and Springfield CFA	\$9,000

TOTAL \$63,590

2018/19 Community Sponsorships.

Sporting Sponsorships

Romsey Sporting Association – an ongoing three year sponsorship for naming rights to the Romsey Bendigo Bank Oval

Lancefield Cricket Club – an ongoing 3 year Platinum/Naming Rights sponsorship

Romsey Golf Club – a three year sponsorship of the men’s 10th tee

Lancefield Golf Club – ongoing signage and advertising

Lancefield Romsey Little Athletics Centre – first aid and sporting equipment, signage and gazebo

Lancefield Football Netball Club – a two year sponsorship of netball dresses and jackets, and signage

Romsey Cricket Club – a three year sponsorship for marketing, facility maintenance and equipment

Lancefield & District Pony Club – games and mount equipment

Romsey Tennis Club – court maintenance

Lancefield Equestrian Group – Clubhouse office cupboards

Event Sponsorships

Romsey Bowling Club – Community Day of social bowls on Sunday 7 October 2018

Lancefield Agricultural Society – Working Yard Dog Trials at the Lancefield Agricultural Show on 21 October 2018

Romsey Neighbourhood House and Romsey Mechanics Institute – Romsey Art Show on 18 November 2018

Romsey Region Business & Tourism Association – naming rights to the 2018 Christmas in Romsey Festival

Lancefield/Macedon Ranges Relay For Life – marquee hire and incentive awards for 2-3 March 2019

Lancefield Bowling Club – Annual Tournament on Sunday 3 March 2019

Romsey Mechanics Institute and Romsey Neighbourhood House – Romsey Antiques Fair on 16 March 2019

Lancefield Light Harness Club – sponsorship of a race at the Kilmore Harness Race Meeting on Sunday 5 May 2019

Community Sponsorships

Romsey Lancefield Senior Citizens Club – monthly Bendigo Bank Bus Trips

Lancefield Dreaming – completion of a 45 minute documentary about the unique and quirky characters that live and work in Lancefield

Romsey Ecotherapy Park – development of a new website

School Sponsorships

\$12,000 investment in the social and emotional wellbeing programs at our local primary schools, including Lancefield Primary School, Newham Primary School, Romsey Primary School and St Mary’s Primary School

TOTAL \$85,621

Planning an event in 2019?

Apply for funding from the Lancefield and Romsey **Community Bank**[®] branches, via our Event Sponsorship Program.

We are offering this funding in addition to our annual Community Investment Program. This is a coordinated way for us to help support events that will run pre-November 2019.

The Program will open on Monday 18 February and applications will be due in by Friday 29 March 2019.

To be included in our community database contact Sally Peeler at marketing@lancefieldromseybank.com.au

'Supporting our local community.'

Help us to reduce costs and save the environment at the same time!

We like to reduce costs where we can and if we can do that at the same time as reducing our environmental footprint, that's even better!

Remember, every reduction in costs helps us to invest more back into our local community.

You can help us to achieve these goals by opting to receive shareholder newsletters and other official correspondence by email.

Although email has become the most prevalent form of communication, we are still printing over 450 hard copies of our shareholder newsletter twice a year. If we were able to deliver these newsletters and other official correspondence to you via email, the subsequent reduction in printing costs would be a significant saving for the company, not to mention the environmental benefits of using less paper.

If you would prefer to receive shareholder newsletters and other official correspondence by email, you can advise Georgie Davie of this, as well as your preferred email address at georgie@lrcfsl.com.au.

Thank you for taking the time to make this change and for your ongoing support.

Lancefield and Romsey **Community Bank**[®] branches

Merry Christmas.

From all of us at Lancefield and Romsey **Community Bank**[®] branches, best wishes for the holiday season and thank you for your loyalty and support.

To speak with a member of our friendly team, drop into your nearest branch:

- 20A High Street, Lancefield - 5429 1977
- 105 Main Street, Romsey - 5429 5526.



Bendigo and Adelaide Bank Limited, ABN 11 068 049 178 AFSL/Australian Credit Licence 237879. A1251168-4 (421507_v4) (13/11/2018)

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Lancefield and Romsey **Community Bank**[®] branches

Lancefield

20A High Street, Lancefield VIC 3435

Phone: (03) 5429 1977

Website: www.bendigobank.com.au/lancefield

Romsey

105 Main Street, Romsey VIC 3434

Phone: (03) 5429 5526

Website: www.bendigobank.com.au/romsey

Opening hours: Monday to Friday 9.30am – 5.00pm and Saturday mornings 9.00am – 12 noon

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www.bendigobank.com.au

