



**Healesville
Community Bank® Branch**



Healesville Rotary Club - Dogs Day Out



Coronation Park in the heart of Healesville proved the perfect fit for the second Rotary Club of Healesville Dog's Day Out on Sunday, 26 March to compete in over 20 categories from the smallest to the biggest, the shiniest to the prettiest, the dog with the longest at each end – tail and ears, the smiliest, the most resembling their owner, the best man and dog ... all in recognition of what great companions the four-legged canines are.

Dane's Dream - Perth to Pambula



A great privilege to have Dane Waites call in to Healesville branch to add to his tally of monies raised on his marathon run from Perth to Pambula. Dane, who lives with Classic Autism, is raising money for Autism Spectrum Australia, Beyondblue and Autism CRC. Dane said from the very start, Bendigo Bank was his bank of choice. Thanks Dane and good luck with the home run.

For more info of Dane's Dream, visit www.facebook.com/perth2pambula/?rc=p

From The Chair

The Community Bank® model is unique. Being connected to our community means that we understand that successful customers assist to create a successful community... this community involvement is our point of difference.

Thanks to the support of Community Bank® branch customers and shareholders, the Australia-wide network has now returned more than \$150 million to support and strengthen local communities. This enormous achievement came as the Community Bank® network celebrated the opening of its 316th branch just 19 years after the Community Bank® concept was born in the Western Victorian farming townships of Rupanyup and Minyip in 1998. We are a robust and maturing banking network where valued partnerships enhance banking services, taking the profits their banking business generates and reinvesting that funding into initiatives that will ultimately strengthen their community. In 2018 we will celebrate 20 years of Community Banking.

Our Healesville Community Bank® Company has played its role in this milestone, supporting many projects and community groups to help Healesville grow and thrive. These community grants and sponsorships have made a significant difference to a number of local organisations including Healesville Music Festival, Rotary Dogs Day Out, CJ Dennis Festival, Healesville Football & Netball club, Save Healesville Hospital Group, Historical Society and the Healesville High and Primary Schools to name just a few.

We look forward to continuing to support these groups and others as more people bank with us and our improving financial position allows us to increase our local grants program.

Serving our community and yours...

Bruce Argyle

Chairperson

Healesville & District

Community Enterprise Ltd.



Our Community - Empowered & Thriving



Healesville CoRE renewable energy group



Congratulations to Healesville High School on a hugely successful Art Factory Art Show. Special guest artist, former Healesville High student Paul Sontie worked with students to create a spectacular mural branding the school's art space as "The Art Factory" in the lead up to the show which was a feast of artistic talent. Healesville Community Bank is proud to be a sponsor of such an innovative and well-run event. Keep an eye out for this event next year.



Healesville Primary School Trivia Night on September 16 raised funds for the school to purchase additional computer tablets for students. Last we heard the amount raised was enough for some 14 new tablets. Outstanding result.

Community Investment Committee

The role of the Community Investment (Sponsorship) Committee over the past year has taken on an even stronger 'hands-on' role with board members and staff actively participating in community group activities to create new partnerships and build on existing ones.

A highlight again this year was the Rotary Club of Healesville Dog's Day Out where board members and staff played an active role as sponsors, helping with judging and enjoying the fantastic community spirit and fun of entering our four-legged friends in the various categories.

Rotary raised more than \$12,000 on the day for their community projects and that is an excellent return on the small contribution the bank makes, along with other sponsors.

We were actively involved in the launch of Healesville CoRE renewable energy group which is going from strength to strength with the aim of assisting the Healesville business and wider community to move to renewable energy, and with Plastic Bag Free Healesville group.

Mutual benefit is a strong message accompanying sponsorships which included the Mountain District Car and Bike Show, Healesville Race Club's Fashions on the Field, Healesville Pony Club, Healesville Film Society Film Festival, Healesville Bowling Club's Corporate Challenge, Healesville High School and Badger Creek Primary School, Healesville Netball Association, Healesville Music Festival, Healesville Soccer Club and others.

Another initiative this year was the formation of the Yarra Ranges Bendigo Community Bank's Collaborative Marketing Cluster providing a pool of funds from 13 banks for significant regional projects and joint marketing and promotion.

Spectrum Journeys, a volunteer organisation providing support to families with children on the Autism spectrum, The Babes Project, supporting new mums, and AFL Yarra Ranges Senior and Junior football, are among those sponsored under this program.

Upcoming events

Events we are also supporting include the Healesville C J Dennis Poetry Festival at Toolangi (www.thecjdennissociety.com), Healesville High School Art Factory Show 2017, (www.facebook.com/healesville.hs), Healesville Music Festival, 10-12 November (www.healesvillemusicfestival.com.au) and Healesville Mini Film Festival, Sunday, 5 February 2017, (www.yarrarangesfilmsociety.org.au).

We encourage you to support and enjoy these events.

Sponsorship and marketing funds are allocated to Healesville Community Bank by the Bendigo Bank based on the banking support we have from our local community.

The more banking dollars we get, the more Bendigo Bank chips in for the community projects we are passionate about supporting.

It's a win/win - Your Banking Working for Your Community.

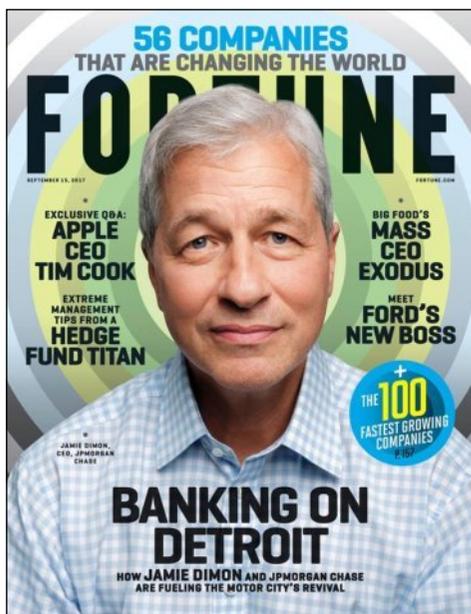
Kath Gannaway

Chair – Community Investment Committee

Change the World list

Bendigo and Adelaide Bank has been named at number 13 on Fortune magazine's Change the World list.

The Change the World list recognises companies that have had a positive social impact through activities that are part of their core business strategy.



#13 unlucky for some but not for us 'cause that's our ranking on Fortune Magazine's list of Companies that are Changing the World! □□ □□□

The list ranks enterprises that have made an important social or environmental impact through their operations and profit-making strategy and is huge recognition of the success of our Community Bank® model, which has distributed more than \$165 million back into local communities thanks to your banking.

We're so proud to be ranked Australia's leading company. Find out more →

<http://bit.ly/2y1vXht>

#Fortune #ChangeTheWorld #bethechange

Support for Small Business

Small business is a vital part the profit generating banking that underpins what your local Community Bank is about – making better, more sustainable communities.

The Community Bank model is about enhancing the prospects of local communities, something that small businesses have been doing ever since the townships first started to spring up across the valley

As your business grows, so do the number of decisions you have to make regarding the finance of your motor vehicles, plant and equipment. Your decision to either purchase goods from available cash flow, or finance them, may have both cash-flow and taxation implications for your business. What's best for your business will depend on your circumstances at the time.

Bendigo Bank has experienced and professional Business Banking Managers and an Equipment Finance Department which specialises in this field of finance. We will assist you to make the appropriate decision for your business capital needs.

A member of our experienced team will sit down with you, assess your requirements, and then make a prompt recommendation on a course of action. You'll find that we're competitive, flexible and able to offer you a choice of terms and finance options.

We offer finance for a wide range of business equipment:

Cars, utilities and light commercial vehicles, Trucks and buses

Forklifts, cranes and earthmoving equipment, Computing and office equipment, Printing, medical and manufacturing equipment, Industrial plant equipment

Purchase | Finance lease | Asset purchase | Equipment loan

Business equipment financing has changed over the years. The changes have a lot to do with the introduction of GST, which affects the cost-effectiveness of traditional equipment finance for many businesses.

If you're looking to finance equipment for your business, you should also be aware that some finance products will have characteristics that are more beneficial than others.

Remember, in all situations, what is best for your business will depend on your circumstances at the time.

NOTE: As the taxation and accounting treatments of various finance products may vary, we recommend you seek independent expert advice before choosing an option.

At Bendigo Bank we make it our business to make your business the best it can be. We take pride in understanding, and offering, exactly what you need to thrive.

So much so that we've been awarded 'Business Bank of the Year' by Roy Morgan for the fourth year in a row.

It's a partnership

Our dedicated business bankers work alongside you to understand and appreciate your business.

We respond quickly with personal service and solutions.

We're a full-service business bank with a comprehensive portfolio of solutions, whatever stage your business is at.

We maintain the Bendigo Bank promise of strengthening communities by returning a portion of all profits to local projects.

Cash management accounts

At Bendigo Bank you'll find a Cash Management Account to suit you and your everyday banking needs.

Competitive interest rates with the convenience of at-call access to your funds with a Bendigo Business Blue Debit MasterCard® or Easy Money ATM Card giving you even more convenient access to your money.

Bendigo Business Cash Management Account

Business customers with more than \$5000 to invest and who want competitive interest rates with the flexibility of at-call access.

Access to your money with a Bendigo Business Blue Debit MasterCard® or Easy Money ATM Card, plus Internet and phone banking

You can support the continued prosperity of your community everyday by simply doing your banking at your Healesville Community Bank® Branch.

For more information - call 5962 1011



Switch today.
And have no regrets.

We rate our home loans.

And so do our customers.*



Healesville Community Bank® Branch
205 Maroondah Highway, Healesville
Phone 5962 1011

 **Bendigo Bank**
Bigger than a bank.

* Rated above the four major banks among home loan customers in Roy Morgan's Home Loan Customer Satisfaction Survey, December 2015. Terms, conditions, fees, charges and lending criteria apply. Full details available on application. Bendigo and Adelaide Bank Limited ABN 11 068 049 178 AFSL/Australian Credit Licence 237879. BENDGMP725 (S55040) (05/15)

Community EFTPOS Facility

Healesville Community Bank® branch has a Community EFTPOS facility available for community groups, organisations and clubs. This facility enables instant payment of club registrations or fees at your annual meeting or registration night.

For more details of this convenient facility, and your eligibility, contact Jayne on **5962 1011**.

Direct approach to switching banks

How many people does it take to change a direct debit?

It's not a joke - one of the main reasons people give for not changing banks is the perceived difficulty in transferring their direct debits.

Our friendly staff can help.

If you just don't know where to start with direct debits, call in and have a chat ... it may be the light-bulb moment you were waiting for.

The more our business grows, the more we can put back into the community.

Healesville & District Community Enterprise Limited

205A Maroondah Highway, Healesville VIC 3777

ABN: 64 143 284 182

Chair: Bruce Argyle,

Directors: Walter Skilton (Secretary), Nikola Sanders (Treasurer), Kath Gannaway, Bob Gannaway, David Hill, Jenny Mackinnon, Geoff Sherman, Kath Holton, Sandra Schoffer, Gary Slater.

Healesville Community Bank® Branch,
205 Maroondah Highway, Healesville VIC 3777

Phone: 5962 1011

Opening hours:

Mon-Thu 9:30am-4:00pm

Fri 9:30am-5:00pm



Need Insurance? *we have it covered*

It's easy to protect yourself, your family and your biggest assets with a Bendigo Insurance Policy.

Drop into your nearest branch at 205 Maroondah Highway, Healesville or phone 5962 1011 to obtain a quote or arrange cover.

You should consider the Product Disclosure Statement available from any branch before making a decision. Bendigo Home & Contents Insurance is issued by CGU Insurance Limited ABN 27 004 478 37 1 AFSL 238201. Bendigo and Adelaide Bank Limited ABN 11 068 049 178 AFSL 237879. IN15 (155683_v1) (3/06/2013)

**including
Travel
Insurance**

Healesville Community Bank® Branch

 **Bendigo Bank**