



Chairman's message.



David Mayne.

One of the key reasons that our volunteer Board of Directors are so passionate about our roles, is witnessing how contributions from your **Community Bank®** branch can make such a difference

to local groups and their causes. This was really evident this month when a number of us attended the official launch of 3081 Angels, a group of dedicated volunteers who source and distribute basic baby needs to those in need. The group aim to ensure a fairer start for our most vulnerable community members by providing pre-loved baby goods such as cots, bassinets and prams as well as daily supplies such as nappies and formula. Their philosophy is simple - that by relieving the financial burden of providing material items for a new baby for families doing it tough, that they can help enhance the relationship between children and their parents by removing some of the pressure from their lives. Congratulations to Angela Wood and her army of volunteers who are making such a difference to those in the community.

David Mayne,
Chairman

Heidelberg Preschool new room launch.

Representatives from the Heidelberg **Community Bank®** Branch joined the Minister for Education, Wendy Lovell MP at the recent opening of the new room at Heidelberg Preschool. The **Community Bank®** branch has provided the preschool with over \$20,000 in funding to furnish the new room, which has provided over 50 new children with a place at the preschool each year.

President of the Heidelberg Preschool Committee, Peta Stefanetti, has been thrilled with the support of the Heidelberg **Community Bank®** Branch. "Not only as a parent of kinder kids but as a local business owner, I think that what the bank does for the local community and local businesses is wonderful. It makes dreams a reality and can help to bring so much hope and happiness to people's lives through the services the branch supports".



Jo-Ann Downey, CRO, Heidelberg **Community Bank®** Branch, Nan Caple, Director, Heidelberg **Community Bank®** Branch, Georgia Gilmour, Heidelberg Preschool, The Hon Wendy Lovell MP and Karen Dawson, KU.

Heidelberg District Community Enterprise Ltd 233-235 Lower Heidelberg Road, East Ivanhoe VIC 3079 **ABN** 62 095 312 744

Directors: David Mayne, Nancy Caple, Russell Hutchins, Paul Gittings, Lyndy Stagg, Janette Corcoran, Brian Simpson, Graham Norman, Lynne Johnson and Geva Murano.

Sponsorships 2014.

The East Ivanhoe and Heidelberg **Community Bank®** branches are proud to announce the following sponsorships for the summer 2014/2015. This funding gives sporting clubs essential funds to purchase equipment, keep registration fees affordable, and maintain their facilities. For schools and kindergartens, sponsorships offset their event set up costs to make sure that all of their volunteer efforts result in profits maximised for their fundraisers. For theatre and choral groups, sponsorships assist with their venue hire and costume costs, making it more affordable for people to be involved. The local community groups who will be receiving funding are:

- Open House
- Austin Health
- Ivanhoe Netball Club
- Ivanhoe Knights Basketball Club
- Banyule City Soccer Club
- West Ivanhoe Sporting Club
- Bell Bardia Community Meal Project
- Banyule Primary School
- Fairfield Primary School
- Women in Business Lunch
- Lower Plenty Cricket Club
- Banksia Palliative Care
- Ivanhoe Photographic Society
- Latrobe Golf Club
- St John's Catholic Tennis Club
- Heidelberg Allstars
- Parkside Netball Club
- Heidelberg Preschool
- North Alphington Cricket Club
- Ivanhoe Cricket Club
- Banyule Festival 2015
- Rosanna Bowling Club
- Ivanhoe Bowling Club
- Macleod Village Traders Association

This really proves that when you choose to bank locally, you choose to help your community. If you are interested in seeking sponsorship for your organisation, the next round of applications close on 31 January 2015. For further details pop into one of our branches and speak to our friendly staff.



Ivanhoe Netball Club has grown to over 300 members.



Our long term partnership with the Ivanhoe Knights Basketball Club continues.



The North Alphington Cricket Club sponsorship supports junior cricketers as well as their senior and veteran teams.



The Ivanhoe Bowling Club joined us again at the Banyule Festival 2014.



Sponsorship of Open House funds this Ute for the Youth Mentoring Program.



The uniform of the Parkside Netball Club proudly bears the Bendigo Bank logo.

Manager's report.



Greg Arnott, Branch Manager, East Ivanhoe **Community Bank®** Branch



Sam Pearce, Senior Manager, Heidelberg **Community Bank®** Branch.

In September we celebrated five years in Heidelberg. In these past five years we have built a great customer base with over \$130 million in banking business, and have proudly contributed significant funds back to the community. Our two **Community Bank®** branches in East

Ivanhoe and Heidelberg have now contributed over \$2.3 million back into local clubs, schools, kindergartens and charitable organisations – demonstrating the strength of the **Community Bank®** model. One customer recently commented to me that they were constantly amazed

by how many local groups we sponsor. He had noticed our signage at his son's basketball club, scout group and at the football club, as well as at his daughter's soccer club. This is all possible because of customers, like him, who do their banking with us. This particular customer, like so many others, was very proud to say that he banked with us.

We are confident that our staff offer the best banking service, and we provide all the products that the major banks offer, the only difference being that the profits are re-invested into our community. Many of our customers are recognising that we also offer a wide range of insurance policies, and are also taking advantage of meeting with our in-house financial planner. As more local people and businesses switch their banking and insurances to us, our community investment will continue to grow – making our patch a better place to live, work and play.

Call us now for an appointment.

Sam Pearce
Senior Manager

East Ivanhoe and Heidelberg Community Bank® branches

In the community.

Rosanna Bowling Club premiership success.

Breaking a premiership drought spanning decades, The Rosanna Bowling Club Midweek Pennant Ladies Division 2 were victorious in the Bowls Victoria Midweek Pennant competition. The team capped off their undefeated season with a superb win against Glen Waverley in the Division Finals. Cheered on by an army of Rosanna supporters, the girls rose to the occasion with all rinks up. Your **Community Bank**® branches are proud sponsors of the club and congratulate the girls on their win. Well done!



Rosanna Bowling Club's victorious Women's Midweek Pennant team.

West Ivanhoe Roosters.

Another of our local clubs breaking droughts are the West Ivanhoe Roosters Junior Football Club. The Roosters played their first grand final in 31 years or first from being re-established, however went down by a mere four points on the day. It has been truly an amazing year with the club having fielded three teams from under 9's to under 11's this season, as well 160 Auskick participants.

The West Ivanhoe Netballers senior team started this year and have also made the finals. The club looks set for further growth with over 70 girls registered for the NetSetGo program this year. This will provide a great base for our junior teams.

The **Community Bank**® branches would like to congratulate all involved on a great season. "Go Roosters!"

Banyule Festival 2014.

Once again local crowds came out to celebrate the 2014 Banyule Festival. The East Ivanhoe and Heidelberg **Community Bank**® branches were major sponsors of the event once again, and were joined by over 100 of our supported groups to walk together in this year's Parade. Local schools and community groups really took the 'Land of the Giants' theme to heart and created some amazing costumes and floats. A special congratulations to the Rosanna Golf Links Primary School as the winner of the 'Best School' in the parade.

Once the Parade wove its way down to Sills Bend the festival kicked off in earnest, and boy was it a big day! There were giant instruments to play, walls to throw paint at, gum leaves to play, parents faces to paint, hula hoops to spin, medieval battles to watch, giant diprotadons to build, snakes to draw; and that's not even the half of it! Then there was the stage program with all sorts of music, circus, dance, acrobatics and general madness to enjoy.



Piggy got amongst the Scouts at the 2014 Banyule Festival.

YF3081 celebrates!

Young people in West Heidelberg continue to thrive through the Youth Foundation project, where decisions on how to make their community a better place are decided by the youth themselves. YF3081 has recently been working with local kids in the Pavilion School to get an out-of-hours gym program up and running for the students. Pictured below is the sports gear designed and ordered by the students.



Pavilion students model their new gym outfits.

All shook up.

The **Community Bank**® branches are a proud sponsor of ARC Theatre Group, a not-for-profit youth theatre company based in Banyule.

The group involves young people between the ages of 15 and 28 in producing and performing quality theatre productions. The company was formed in 1996 and has for the last four years supported the Olivia Newton-John Cancer and Wellness Centre by donating \$1 from every ticket sold to the Centre. ARC recently finished their major musical for 2014, "All Shook Up" which was performed at the Banyule Theatre, Heidelberg. The show is set in a small American town in the 50's and combines the music of Elvis Presley and the story of Shakespeare's Twelfth Night into a fantastic musical comedy. Some of our staff members went along and loved it! And it wasn't only them, the production was very well received by audiences and had people clapping and singing along in their seats every night.

Our customers.



Neville Deery from SNAP Heidelberg.

Neville Deery and the team from SNAP Heidelberg are great supporters of the **Community Bank®** model. Snap Heidelberg is a locally owned business that offers the full range of printing services, as well as graphic design, marketing and websites services. Neville and his team service over 5,000 clients, including the Heidelberg **Community Bank®** Branch - and provide great advice, cost-effective solutions and quick, high quality results. Neville has found the Heidelberg **Community Bank®** Branch to provide outstanding service and rates – covering both his business banking, personal and insurances.

SNAP Heidelberg are based at 96 Bell Street, Heidelberg Heights, phone 9459 4400.



Meet our team...Maxine.

Maxine is a Customer Relationship Officer and has been with the Bendigo Bank for 15 years. She is a familiar and friendly face in the East Ivanhoe **Community Bank®** Branch. Maxine works with many of our community groups and local schools. An avid Collingwood



Maxine recently presented a cheque for \$5000 to Diamond Valley Foodshare.

supporter, Maxine loves the interaction with the customers and the difference the **Community Bank®** branches make in the community. Maxine recently presented a cheque for \$5,000 to Diamond Valley Foodshare to assist with their emergency relief program, which provides food parcels to those in immediate need.

Considered moving your home loan?

If you don't already have your home loan with us, why not consider moving it to our bank? For a limited time we're discounting home loan rates, charging no package fees and throwing in a range of other benefits – delivering you a better value home loan.* But best of all, a home loan from the Bendigo can help make your whole community a better place to live. Our friendly staff will guide you through the simple process.

To set up a home loan appointment today, call:

Greg Arnott, East Ivanhoe **Community Bank®** Branch, phone 9497 5133

Sam Pearce, Heidelberg **Community Bank®** Branch, phone 9457 2055

* Bendigo Loans and Credit Cards are subject to terms and conditions. Some fees and charges to apply and valuations will be necessary for refinancing and attracts charges from the valuer. All loans are subject to Bendigo Bank's normal lending criteria. Bendigo and Adelaide Bank Limited ABN 11 068 049 178. AFSL/Australian Credit Licence 237879



Our lowest home loan rates in decades.

There's never been a bigger opportunity to lock in a low, low interest rate.

But it's more than just a great rate, a home loan from East Ivanhoe and Heidelberg **Community Bank®** branches are bigger than that - and comes with a range of big benefits, discounts and savings.

Drop into your nearest branch at 233 Lower Heidelberg Road, East Ivanhoe phone 9497 5133 or 164 Burgundy Street Heidelberg phone 9457 2055 and compare our fixed rate home loans.



Bendigo Bank

Bigger than a bank.

bendigobank.com.au

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. S49375-1 (225330_v1) (8/09/2014)



East Ivanhoe and Heidelberg Community Bank® branches

East Ivanhoe

233-235 Lower Heidelberg Road, East Ivanhoe VIC 3079

Phone: 9497 5133

Website: www.bendigobank.com.au/east_ivanhoe

Opening hours:

Monday to Friday 9.00am – 5.00pm and Saturday mornings 9.00am – 12 noon

Heidelberg

164 Burgundy Street, Heidelberg VIC 3084

Phone: 9457 2055

Website: www.bendigobank.com.au/heidelberg

Opening hours:

Monday to Friday 9.00am – 5.00pm and Saturday mornings 9.00am – 12 noon



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