

Spring  
2025

# Hello Kyabram

Community Bank · Kyabram



## Investing in our community, together



While you may know us as Community Bank Kyabram, it's Kyabram & District Community Ltd, our 100% locally owned company, run by community Directors, that powers everything we do behind the scenes and out in community.

This year, we're proud to really step into the community space

we've always championed, with a refreshed look and a renewed focus on telling the local story. It's about being more visible, more connected, and more intentional in how we show up locally. See our new community company landmark inside.

The numbers tell part of the story: our recent financial year tally has our community contributions now at over \$400,000.

This has been returned to 55 community groups across 121 impact projects. But it's the everyday conversations, collaborations and commitments that really show what community banking is all about.

Our new Community Engagement Lead Natt is really stepping into her role and having conversations with community groups looking to create change or deliver impactful projects. We're excited to announce a funding round where we'll distribute up to \$20,000 of community investment funding on the one night in November.

All of this is possible thanks to our customers, shareholders and a community that continues to back local banking with purpose.

**Vince Curtis, Chair**

## Our community company shows its face

You know us as Community Bank Kyabram, but behind the scenes, there's always been a 100% locally owned company making it all happen, Kyabram & District Community Ltd.

We've created a new look for our community company, simply to step more fully into the community space we've always championed. This is about being more visible, more local and more connected.

We're the team that's already invested well over \$400,000 into community impact projects across the region. Everything you love stays the same — same people, same commitment, same branch, same Bendigo Bank products and services — just with a renewed focus on telling the local story and backing what matters.

Plus, we'll soon have a new community company website... so stay tuned.



**KYABRAM**  
Community



# Got a great community idea, but don't have funding?

## Well, Community Bank Kyabram's got you\*!

We've already returned over \$400,000 to meaningful community projects, but this year we'll distribute **up to \$20,000\*** on the one night.

This is the sort of game-changing impact community banking has and it's why we love what we do.

### Are you part of a community group?

If you're part of a local community group, you'll want to be part of this funding round. We're looking for bold ideas, innovative ideas and stand-out creative projects your local community group can bring to life with our support\*.

If you're interested, ensure you attend our public Information Session on Thursday 25 September. This is where you'll learn more about the program and tips for submitting a stand-out application. Register below to attend and stay informed.

Applications will be open from 22 September to 31 October 2025.

**\*Note:** Applications are subject to assessment. Funding is not guaranteed. Eligibility, terms and conditions apply. Email [engagement@kyabramcommunity](mailto:engagement@kyabramcommunity) for more details.



## 01 SCOPE YOUR PROJECT

Get your team together and start imagining what your community organisation can do for the betterment of our region.

## 02 ATTEND THE INFORMATION SESSION

**What:** Funding Round Information Session  
**When:** Thursday 25 September 2025, 6pm  
**Where:** KCLC, 152 Allan Street, Kyabram  
**RSVP:** Visit <https://wkf.ms/4fAAj4t>

## 03 SAVE THE DATE

On Wednesday 19 November, we'll distribute funds to successful community organisations at our Community Showcase.



# Community banking creates change

Community banking creates change and impact. To date, our Community Investment Program has returned over \$400,000 of company profit to 55 community groups to support 121 impact projects for the betterment of our local area. We think that's pretty special after nine years.

Community banking is based on a 'profit-for-purpose' model, which means our profits are returned directly to the local community that generates them.

Our Chair, Vince Curtis, says, "When customers choose to support us, they contribute to the betterment of our community and can be confident that their banking choices are having a positive impact. This mutual relationship is at the heart of community banking."

And this is where it's gone...

## 2025 Snapshot report

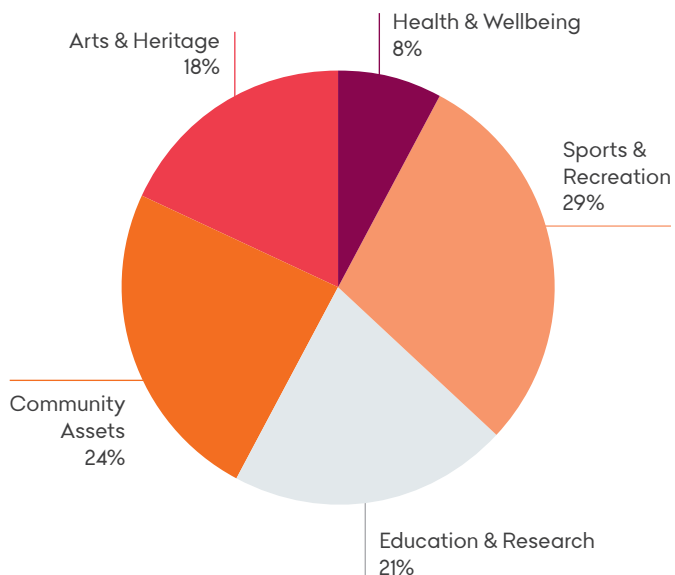
**9**  
years of  
operation

**\$400K**  
of profit  
invested into  
community

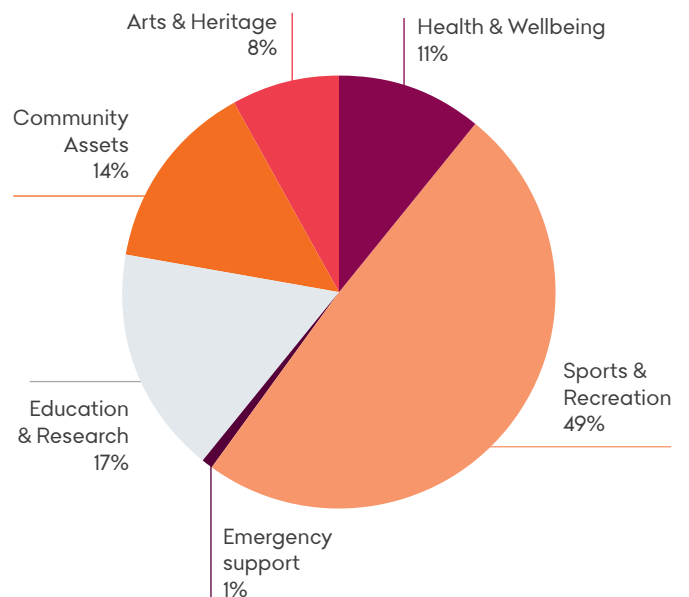
**121**  
projects  
supported

**55**  
community  
groups

### \$400,000 + went to



### 121 projects went to



**We opened a bank to build a community**



## Our people - Alicia Cunningham

Alicia is one of our new Directors, bringing expertise in health, community services and governance. She first connected with us through her work at the Kyabram Plaza Theatre and she continues to be passionate about projects that help people thrive. Alicia values Kyabram's strong sense of community and is excited to give back through her role.

**What do you love most about being involved with the Community Bank?** I've recently joined the Community Bank board after experiencing first-hand the ways in which banking locally gives financial support and builds the capacity of service providers and community organisations to continuously improve, meet community needs and facilitate opportunities for individuals to thrive.

**What's the most rewarding community investment project you've been involved with?** I was pleased to work closely with the Community Bank as a member of the Kyabram Plaza Theatre, and see our vision come to life with their support for the purchase and installation of our theatre lightbox and on street lighting. This has really lifted the street appeal and awareness of our local movie theatre, and created a lovely atmosphere for live shows. I also really appreciate the Community Bank support of the upgrade to Kyabram Parkland facilities which now provide a fantastic environment for community events.

**Tell us something people wouldn't know about you?** When I was 9 years old, I met Prince Charles and Princess Diana when I was one of only a handful of primary school students in the region selected to drive around Shepparton's Careful Cobba road safety track at DECA, when Prince Charles and Princess Diana visiting Shepparton during their Australian tour in October 1985. I still have the special t-shirt we were given to wear for the event.

**What's your jam (key areas of expertise)?** My strengths are in strategic and service planning and redesign, project management and grant writing, primarily in the health and community services sector. I have governance experience and am a graduate of the Australian Institute of Company Directors.

**What's your favourite place in the area?** As a family, we've always had good times camping at Ulupna Island (near Strathmerton), walking the Dookie Hills and enjoying a well-earned wine at Tallis Wine, and stand-up paddle boarding on the Murray River at Echuca / Moama.

**What words best describe Kyabram for you?** When my dad passed away in 2024, I was blown away with the Kyabram community that surrounded my mum, my sisters and I. Kyabram provides a sense of belonging, community kindness, friendship and support through numerous organisations, clubs and informal opportunities to gather.

**Where's your next holiday destination and why?** Sri Lanka in November 2025 – a mother and daughter 'schoolies' trip to celebrate the end of her secondary schooling and reward her consistent, calm and focused Year 12 efforts!

**Tell us about your perfect day.** Being with family and friends, out in nature and sharing good conversation and wonderful food and drinks!

**If you could make one change in the world, it would be to....** To ensure all children are given opportunities to thrive and determine their own destiny.



## Community engagement

### Natt's out meeting and greeting

Our Community Engagement Lead Natt, has been on the move catching up with some of the incredible local groups doing great work in our community. Natt's meeting local groups to understand ways we may be able to assist either through direct support, general advice or leveraging our network.

On one particular day...

- She started off with a visit to the Kyabram Lawn Tennis Club
- Then it was off to Lancaster Football Netball Club, plus a bonus catch-up with the Kyabram Development Committee ...so that was a two-for-one!
- She headed over to the Stanhope Committee of Management to talk possible upgrades at their grounds
- And wrapped up with the Kyabram Garden Club, who she met at the Kyabram Fauna Park by the meerkats, no less!

Supporting local projects starts with conversations like these. We love being part of the big ideas and small details that help our community grow.

If you're part of a local community group and you're keen to understand how we may be able to assist, reach out to Natt by emailing [engagement@kyabramcommunity.au](mailto:engagement@kyabramcommunity.au)





# Community engagement

## New Ninja Warrior Course inspires movement and connection

Kyabram P-12 College officially unveiled a new Ninja Warrior Course, made possible by the power of community partnership and a shared vision for youth wellbeing.

The course is designed to encourage confidence, physical activity and connection for local students and came about thanks to \$10,000 of support from Community Bank Kyabram, with additional support from ACHPER Victoria and the Kyabram Club.

Community Bank Kyabram's Engagement Lead Nattalie Joinbee said, "When we partner with youth wellbeing as the common goal, really good things can come about and this course is a perfect example. We're behind projects that build kids' confidence and connection and the ninja course really delivers on both".

With obstacles, climbing frames and team-based challenges, the course aims to support physical and emotional growth, providing a space where movement becomes part of everyday learning.

At the launch, Acting Assistant Principal Mitchell Coombs led by example to show how fun and accessible the new space can be.

"This has been a really important project for our school. The engagement from students has been pretty much instant. And in doing so, they're learning to take risks, try again, support one another and generally enjoy being active. I had to give it a go too and, lucky I'm still in one piece!", Mr Coombs said.

The Ninja Warrior Course represents a wider commitment to youth wellbeing in Kyabram led by both educators and community partners.

Community Bank Kyabram remains committed to supporting local initiatives that build community, health and opportunity across the Kyabram region.





# Community engagement

## Learning more about KCLC

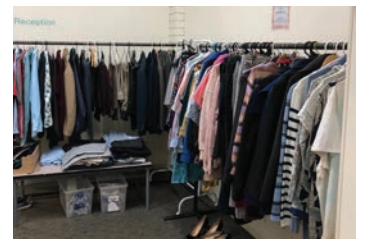
Our Community Engagement Lead Natt was on the job out and about and recently visited Kyabram Community & Learning Centre (KCLC). It was fair to say Natt was impressed by the incredible work happening within this organisation. From early learning, to the op shop, community gardens, to inclusive art, it's an amazing hub for locals.

Natt went to meet CEO Jen to start talking about ways we might work more closely together in the future. It's clear KCLC plays a vital role in our community and we're keen to see where these conversations lead.

Natt grabbed some pics of her highlights including:

- Early learning joy in the blue streamer room and the orange handprints taking a stand against family violence
- The pink shoe artwork is a welcome to all, especially our LGBTIQ+ community
- Gardens, statues and strawberry patches are all part of the community space
- And the Op Shop is supporting those in need.

For more information visit <https://www.kclc.com.au/>



## Tess went back to school

We had the pleasure of joining the Future You Day at Kyabram P-12 College connecting with the next generation of curious minds, future community bankers and change-makers.

Tess jumped in to lead sessions on setting up accounts and managing money and the students brought their A-game.

"I loved the sessions I ran after recess. The kids were really engaged and asked so many questions that definitely kept me on my toes! I hope I made a difference and all the kids learnt something from me," she said.

Big thanks to Kyabram P-12 for hosting such a smooth and inspiring day.





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## START PREPARING NOW

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#### WHEN

Thursday  
25 September,  
6pm (allow 1 hour)

#### WHERE

KCLC  
152 Allan St,  
Kyabram

#### RSVP

Visit this website

<https://wkf.ms/4fAAj4t>

### 03 SAVE THE DATE

We'll be awarding funding to successful organisations on Wednesday 19 November at our Showcase event. Apply online at [communitybankkyabram.smartygrants.com.au](https://communitybankkyabram.smartygrants.com.au)

For more information, contact Community Engagement Lead Nattalie Joinbee by emailing [engagement@kyabramcommunity.au](mailto:engagement@kyabramcommunity.au)

Community Bank  
Kyabram



\*Note: Applications are subject to assessment. Open 22/9/25 to 31/10/25. Funding is not guaranteed. Eligibility, terms and conditions apply.



## Let's be friends!

If you haven't already, jump on your socials and follow us on Facebook and Instagram @communitybankkyabram for local impact stories featuring your clubs, organisations and the community.

At the end of the day, the more the community supports our branch, the more we can, in turn, support the local community. It's a win-win!

We'd love to show you more of what we do each week.

## After impactful news directly?

Are you enjoying our newsletters? Want our news, impact stories and community updates delivered straight to your inbox (if they're not already landing there)?

Sign up for our seasonal newsletter and be the first to know how we're making a difference in the community.... one project at a time!

**Jump on board now by following the link:**

<https://forms.gle/4A1dYFf59XPoMx4T9>



## Talk to us today



**Melissa Roberts**

Branch Manager

**5852 3099**

melissa.roberts@

bendigoadelaide.com.au

### Community Bank · Kyabram

Shop 1, 171 Allan Street, Kyabram VIC 3620

**P** 03 5852 3099

**E** kyabram.mailbox@bendigoadelaide.com.au

bendigobank.com.au/kyabram



/communitybankkyabram



/communitybankkyabram

### We're open:

9.30am - 4.00pm Monday to Thursday

9.30am - 5.00pm Friday

### Our Leadership Team

**Chair:** Vince Curtis **Company Secretary:** Michelle Baker

**Treasurer:** Lisa McPherson **Directors:** Dale Denham, David Blake, Donna Mulcahy, Ian Hamono, Alicia Cunningham, Dean Ciavarella

**Community Engagement Lead:** Nattalie Joinbee

Kyabram & District Community Ltd

Shop 1, 171 Allan Street, Kyabram VIC 3620

ABN 79 605 600 217

## Every customer deserves legendary customer service!

If you want stress-free help with your home loan, everyday banking, or business, talk to our local team today.

**Enquire now** - Call us, Community Bank Kyabram on 5852 3099 or visit us at 1/171 Allan Street, Kyabram.

Legendary  
customer  
service  
lives here

Visit our branch.



**Bendigo Bank**  
The better big bank