



Summer
2025/26

Hello Kyabram

Community Bank · Kyabram

We're Driving Our Community

Our Community Bank made a heartfelt community gesture by supporting Kyabram District Health Service to the tune of \$12,000 as the final piece of the puzzle in funding a much-needed nine seater bus for Sheridan Aged Care.

At a total cost of approximately \$72,000, the new vehicle will ensure Sheridan residents can enjoy safe and flexible outings whether it's attending community events, medical appointments or simply for accessible time with family. The rest of the funds were generously donated by private donors.

KDHS CEO Anne McEvoy said, "We're so grateful for Community Bank Kyabram's support. Having this bus will be life changing for Sheridan residents, giving them real access to community life. It's about social connection, health and wellbeing, and the simple joy of being part of things."

The support is another example of putting local people first and channelling profits back into projects that matter most.

"It's what community banking is all about, helping Kyabram grow. However, the model only works when customers support us in the first instance, then our profits can go back to impactful community projects," said Nattalie Joinbee, Community Bank Kyabram's Community Engagement Lead.

An official launch was held in November with Sheridan residents, families, staff, community members, plus Mel Roberts, Dale Denham and Alicia Cunningham all representing Community Bank Kyabram.



Chair Message

Investing in Our Community, Together

As we head towards the end of 2025, I want to extend a heartfelt thank you to every customer, shareholder, volunteer and partner who's helped us continue building a strong and connected Kyabram.

This year, we've proudly surpassed \$400,000 returned to the community through our Community Investment Program. That's not just a number, it represents real projects, real people and real impact. From aged care to youth programs, women's sport to mental health, we're seeing our profits turn into positive local outcomes.

Our recent support of the new KDHS Sheridan Aged Care bus is a great example of this. With a final contribution of \$12,000, we helped complete the funding puzzle for a project that's all about mobility, connection and dignity for some of our most important community members.

The work we do at Community Bank Kyabram only happens because locals choose to bank with us. Every loan, deposit and account helps us give back and as a company, Kyabram & District Community Ltd remains 100% committed to investing in what matters here.

On behalf of the Board, we wish you a safe and enjoyable summer season, and we look forward to doing even more together in 2026.

Vince Curtis
Chair



Have you met new team member Kristie?

She's a proud mum of two adult children (and super proud too!). Kristie and her partner moved to Kyabram just two years ago and they say it's the best decision they've made. When she's not working, Kristie loves going for drives, catching up with family and friends or curling up with a good book and her beloved fur babies. Learn more about Kristie below, then pop past the branch and say hi!

What do you love most about being involved with the Community Bank? I am enjoying getting to know some of the locals as I assist them with their banking needs.

Tell us something people wouldn't know about you? I am obsessed with crocodiles. I collect anything crocodile and even swam in a cage with them recently in Darwin.

What's your jam (key areas of expertise)? I have exceptional customer service skills and am confident in deposits and withdrawals, but still have a LONG way to go.

What's your favourite place in the area? Home, as I share my home with my partner Les and our fur babies. We are located centrally to the town and enjoy walking into the main street and enjoying a coffee and chat with the friendly locals.

What words best describe Kyabram for you? Friendly and welcoming community.

Where's your next holiday destination and why? Perth in March 2026 as we have a wedding to attend.

Tell us about your perfect day. Who can resist a sleep in and then taking a drive, visiting new places and enjoying the local cafes/restaurants. Or snuggling on the couch with the fur babies, whilst reading a book or watching a movie!

If you could make one change in the world, it would be to... Stop the fighting and famine.



Then what about Lauren!

There's certainly a lot more to one of our newest team members than just her love of banana smoothies. Lauren studied strategic communications at uni and was recently the manager at Novo Shoes in Bendigo. She loves spending time with her big family, travelling, attending musical productions, watching true crime docs, hunting for the best banana thickshakes and cheering on her mighty Collingwood football club.

What do you love most about being involved with the Community Bank? I'm new to Kyabram, so working in the Community Bank means I get to help and get to know everyone in the close community.

Tell us something people wouldn't know about you? I studied acting in Los Angeles.

What's your favourite place in the area? Home.

What words best describe Kyabram for you? Close, friendly and helpful.

Where's your next holiday destination and why? I'd love to travel to Italy next because I love the history and the food — pizza, pasta and gelati.

Tell us about your perfect day. A sunny day out on the boat with my partner and a packed picnic.

If you could make one change in the world, it would be to... Practice kindness more, give a stranger a compliment and make their day.



What Impact Does Your Banking Have?

Community banking creates change and impact. After our 2024/2025 figures, we've:

- Invested over **\$400,000** into community impact
- Backed **121** local projects, supporting **55** amazing groups
- Celebrated **9 years** of community connection.

Every step forward, we're doing together with our customers and community. We hope you're just as proud as we are.

Download or read our brand new impact report

www.kyabramcommunity.au/social-impact or call past the branch for a copy.



COMMUNITY IMPACT SNAPSHOT 2025

KYABRAM Community

Celebrating 9 years of community banking

Kyabram & District Community Ltd

Banking on Kyabram and district future
A community bank run by the people for the people, working in partnership with the Kyabram and district community



Our New Website

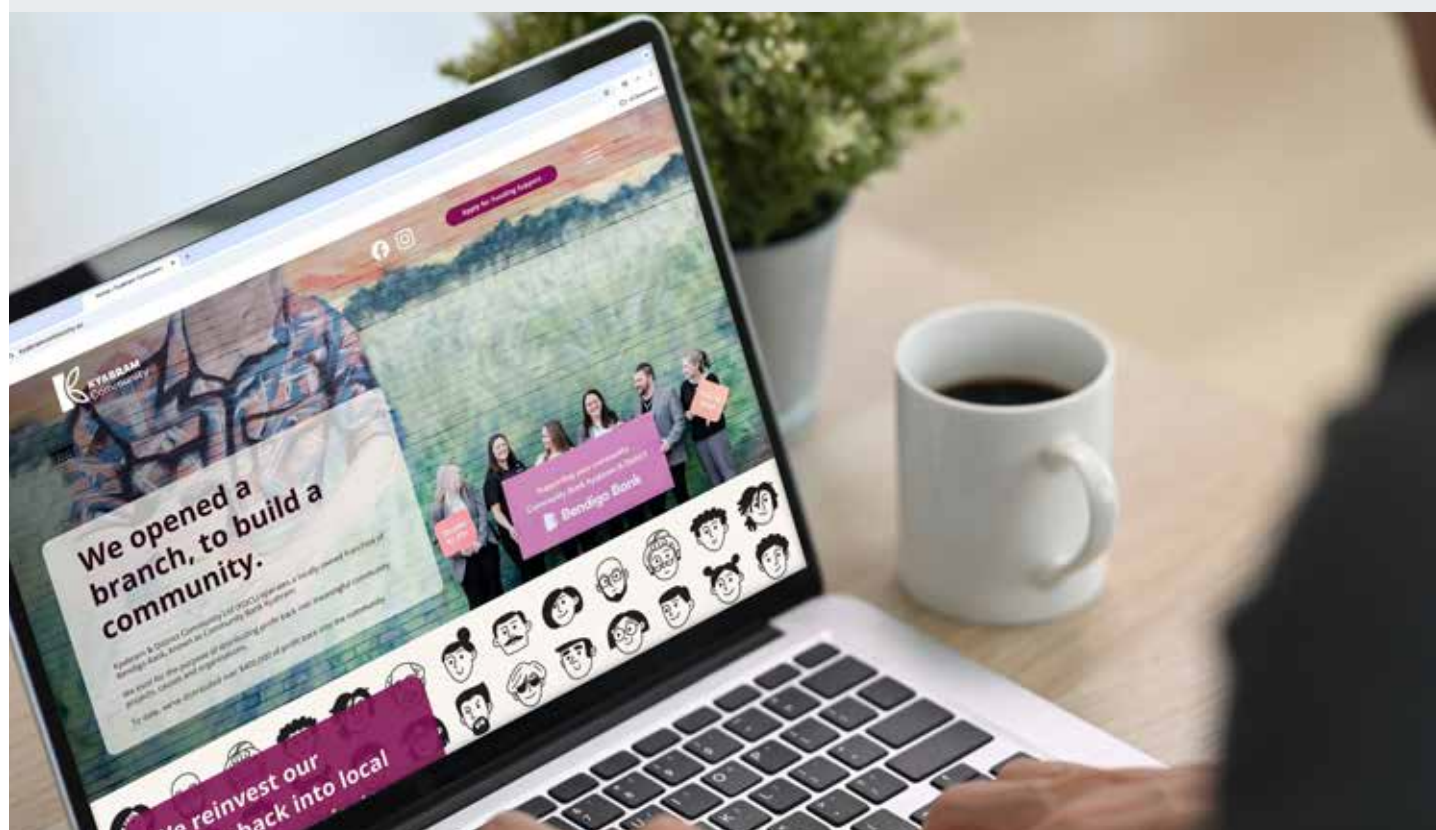
Welcome to Kyabram Community!

We've launched something special! Say hello to www.kyabramcommunity.au

It's there you'll find everything you need to know about our community company behind Community Bank Kyabram

- See our community impact in action and read our 2024/2025 Impact Snapshot
- Explore how we've returned over \$400,000 in profits back to local projects
- Learn why we're a business for good
- Apply for community investment funding (when rounds are open!)
- Find a library of newsletter issues (just like this one)
- Access tools, resources and inspiring community impact stories.

Proudly local, always purpose-led
and now just a click away at
www.kyabramcommunity.au



www.kyabramcommunity.au

Community Impact Stories

Fit for Purpose

Our Community Engagement Lead Nattalie caught up with Senior Constable Mitchell Bull from Victoria Police to talk all things Kyabram Blue Light.

We've proudly supported Kyabram Blue Light over recent years, and we're keen to explore how we can do even more to support local youth.

Natt got a behind-the-scenes tour of their gym, an inspiring space that's helping build confidence, connection and well-being among our young people.

Curious to learn more about Ky Fit?

www.bluelight.org.au/kyabram-blue-light



Garden Forum Held in Mental Health Week

In a proud moment for our community, the Kyabram Garden Club hosted the Annual Forum of the North-West Region of Garden Clubs for the very first time with strong local backing from us at Community Bank Kyabram.

Aligned with the Royal Agricultural Society of Victoria (RASV), the event welcomed 115 attendees from across regional Victoria and Southern NSW, including a range of ages and abilities.

Held during Mental Health Week (October 5 to 13), the forum promoted the role of gardening in improving wellbeing, encouraging social connection and supporting healthy, active ageing.

We proudly supported the event, recognising the important social and economic role gatherings like this play in regional towns.



"This event was a brilliant example of what happens when passionate locals lead and the community shows up," said our Community Engagement Lead Nattalie Joinbee, "We were proud to back the Garden Club's vision, especially with its focus on mental health, community pride and regional storytelling."

Keynote speaker Louise Costa, a respected garden designer and Rushworth resident, impressed attendees with her work on iconic landscapes like the Shepparton Botanical Gardens and the Euroa Arboretum. Her use of recycled materials and First Nations influences brought fresh creative insight and deep cultural relevance to the day.



Community Impact Stories

A Win for Women's Sport

When Kyabram Netball Association came to us with a plan to upgrade their club rooms, we didn't just see a request for paint, flooring, blinds and IT equipment, we saw a really clear purpose. This is for a club that:

- Hasn't had an upgrade in decades
- Has 180+ registered players and 58 teams across all ages
- A clear strategic plan and a team of volunteers making magic happen every week
- A commitment to women's sport and growing opportunities.

So we said a big YES to funding this project!

The transformation is now complete and the space is already becoming more than just a sporting facility.

With fresh IT equipment and a welcoming feel, it's a modern hub for community use, from meetings and training sessions to Netball Victoria-run umpiring and coaching workshops open to all local clubs.

And at the end of the day, this is what it means to bank with purpose. When customers support us, this is what we can do for community groups like the Kyabram Netball Association.



Community Impact Stories

Off Field Win at Junior Footy Presentation

Big cheers to the Kyabram Junior Bombers Football Club for an awesome Under 14 Presentation Night at Kyabram Parkland Golf Club.

We were stoked to receive our very own trophy for being a major supporter and even more thrilled to keep showing up for our little local footballers on and off the field.

Our lending specialist Cameron (wink, wink) was presented with the silverware by Brenton "Sheppo" Sheppard. Thanks for having us along.



Country Music Festival Back for Final Year

We provided support to one of the town's most loved events, the Ky RV Country Music Festival, which returned for its 11th and final year.

Led by President Allan Weeks and Secretary Cheryl Warne, the festival welcomed more than 300 motorhomes and caravans into Kyabram, creating a lively atmosphere filled with music, dancing and community connection.

The festival had become a mainstay of Kyabram's events calendar, drawing visitors from across Victoria and beyond. Its popularity brought with it a significant boost for local businesses and tourism, while fostering community pride however the curtain fell for the final time this year.

Community Engagement Lead Nattalie Joinbee said, "Events like this are exactly why community investment matters. The Ky RV Country Music Festival has brought people together, driven economic benefit and strengthens the identity of our town".



Give Christmas Cheer!

We're excited to be collecting food and gifts for the Kyabram Community & Learning Centre (KCLC) Christmas Appeal! We'd love for YOU to get involved and spread some cheer, hope and joy by donating gifts or food for hampers.

GIFT DRIVE:

Please donate NEW, UNWRAPPED gifts for:

Babies • Teens • Parents • Elderly

School supplies are perfect for kids and gift cards will be greatly appreciated!

FOOD DRIVE:

Donate non-perishable items like:

Canned goods • Special Christmas treats • Baby food

Food that's suitable for children and the elderly

Supermarket gift cards are also welcome!

Let's show our incredible generosity Kyabram!

www.kyabramcommunity.au



Community Impact Funding Round



Investing in six impactful community projects

Community pride was in full swing as we distributed a total of \$18,249 of community investment funding to six outstanding local groups who are making a significant impact in the community.

Our AGM and Community Investment Showcase, held at the Kyabram Plaza Theatre, highlighted the power of community-driven projects, with funding awarded to the following groups:

Kyabram Blue Light Program	\$3,000
Kyabram Pony Club	\$5,000
All Breeds Society Spring Dairy Youth Show	\$2,500
KCLC – 8 Minutes (Stage 1 Development)	\$2,500
Goulburn Murray Community Leadership	\$4,250
Kyabram Fellowship	\$999



These grants reflect our company's ongoing commitment to creating meaningful local change, with each project selected for its potential to deliver lasting impact in areas such as youth engagement, regional leadership, education, wellbeing and community connection.

Volunteer Director and MC Alicia Cunningham hosted the event, with local customer Filipa joining the official proceedings to represent the customer community who make the model possible.

"Without customers like Filipa, we simply couldn't do this," said Branch Manager Mel Roberts. "Every dollar reinvested comes from local people choosing our branch. And thanks to that support, we've now given back over \$400,000 to our community and it continues to build."

The event marks the final round of community investment support for 2025. Community Bank Kyabram will now work alongside the latest recipients as they deliver their funded projects.

Community Engagement Lead Nattalie Joinbee added, "These groups are the real doers, and we get to back them. It's a privilege to help fund their efforts and watch their projects come to life."



Community Impact Funding Round



Community Impact Funding Round



Making Sure You're Ok... Everyday!

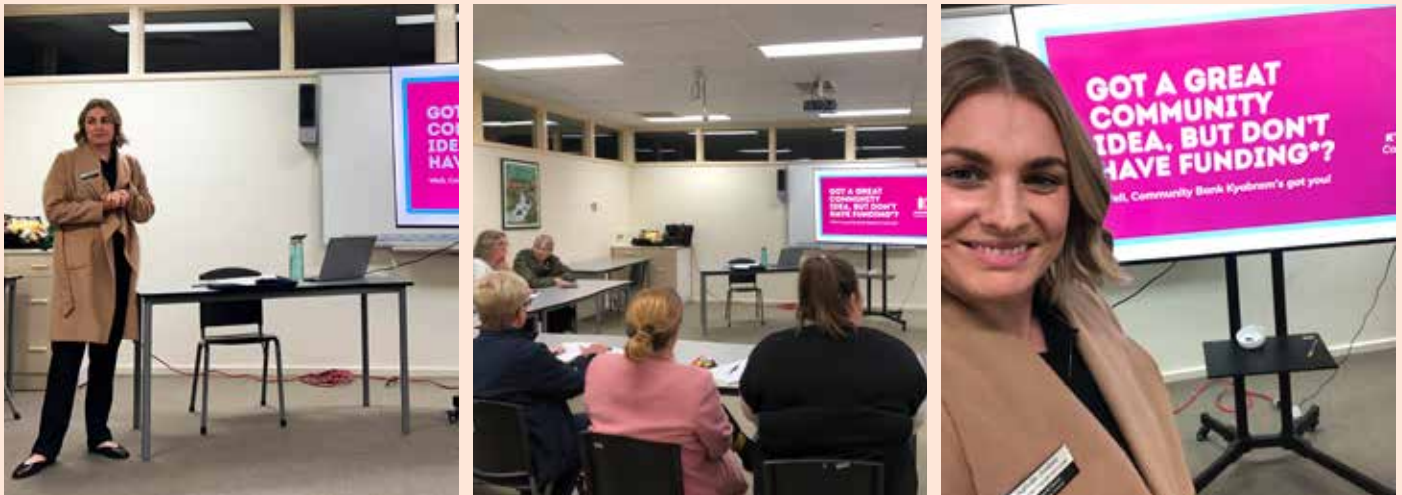
Just a little appreciation post for these super-cute cupcakes from Burnt Butter Kyabram that we had in branch for R U OK? Day.



Funding Round Information Night

Big thanks to everyone who came along to our Community Investment Information Night!

It was fantastic to see so many local groups in the room sharing ideas, asking questions and showing genuine interest in how to uplevel their projects and impact across the area. We were thrilled with the 16 applications we received for funding as part of our 2025 round.



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



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www.kyabramcommunity.au



/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, 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.



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The better big bank