Annual Report 2025—26

Maldon & District Financial Services Ltd



Your Community Bank.
Where **your** community profits.



Members of Maldon Community Pantry, Community Bank Maldon and Maldon Mens Shed celebrating our branch donations box

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Maldon & District Financial Services Ltd acknowledge the Traditional Owners and Custodians of the land, the Dja Dja Wurrung People, and we pay our respects to their elders past, present and emerging.

The Dja Dja Wurrung People have been custodians of this land for many centuries and have performed age old ceremonies of celebration, ritual and renewal. We acknowledge their living culture and their unique role in the life of this region.

We express our gratitude that we share this land together, our sorrow for some of the cost of that sharing, and our hope and belief that we can move to a place of equity, justice and partnership together.

Over the past 27 years, Community Bank Maldon & District has committed more than $5 million of our profits back into the communities we serve.

What is particularly encouraging is that the pace of that investment continues to grow: $1.5 million of this total has been committed in the past year alone. That growth reflects not only the strength of our local Community Bank, but the enduring strength of the community banking model.

Since the late 1990s, Community Banks across Australia have invested more than $416 million back into their communities, including around $50 million in the 2025/26 financial year alone. Maldon was the 10th Community Bank opened in 1999, and nearly three decades later the model is not only enduring; its impact continues to grow.

Against this backdrop, this year has been one of significant investment for Community Bank Maldon & District. We achieved an Operating Profit (Profit before Community Contributions) of $333,804, a decrease of $170,554 on the previous year. Revenue increased by $13,320, while expenditure increased by $183,874, largely reflecting the cost of returning to a full complement of branch staff. After Community Contributions, the total result for the year was a loss of $139,838.



This result needs to be understood in the context of our purpose. Giving back to the community is why we are in the banking business. In addition to $174,967 provided through our Community Partnerships, Scholarships and Driver Training, $298,675 was attributable to the BIG Projects, including $285,000 to purchase land for our affordable housing project (not including BBCF funds).

Those BIG projects are the clearest expression of the scale of our community investment this year. In 2025, we committed $1.5 million to two major projects, funded from accumulated surpluses from previous years ($1.181 million) and our previous contribution to the Bendigo Bank Community Foundation (BBCF) ($0.319 million).

Our first BIG Project is our partnership with the Mount Alexander Affordable Housing Trust to build two modular affordable homes in Maldon. These homes will provide secure housing options for working-age residents who might otherwise struggle to find affordable accommodation in the community they call home. This year, the land was purchased to accommodate these affordable homes and we're looking forward to seeing construction progress.

Our second BIG Project, announced in November 2025, is our partnership with Nalderun to establish Me-Mandook Galk Indigenous Education and Bush Tucker Place. This will give Nalderun a permanent home on its bush block in Chewton to run their educational programs across our region. Importantly, our BIG Project investment has leveraged significant support from other funding partners. Of the $1.5 million your Community Bank committed to BIG Projects last year, a further $2.65 million has been invested by project partners, representing more than $4 million of investment now being directed to projects that will benefit our region.



Together with our existing grass roots community investment programs and significant investment in bushfire recovery support for Harcourt and surrounding communities, these initiatives have resulted in our largest annual community investment to date, at more than $549,000. We invested more than $122,000 through our Community Partnership Program supporting 41 projects, in addition to our Scholarships, Driver Training and Defibrillator programs.

This is what makes Community Bank Maldon & District different. Our role is not simply to provide banking services. We generate a return for our customers while creating a mechanism through which those returns can be invested back into the communities we serve.

But the environment in which we operate has significantly changed. Our Community Bank was established in Maldon at a time when all the other banks were leaving town. The question facing our community in the 1990s was a simple but profound one: how do you sustain a town when there is no bank? Establishing the Community Bank wasn't simply a nice thing to do. It was essential for the survival of our town.

The world we operate in today is very different. Most routine banking transactions no longer require a physical bank branch. Along with the emergence of internet banking and neobanks, the banking landscape has fundamentally changed. Consumers now have far more choice about where they bank and how they bank.

At the same time, competition across the banking sector has increased. That competition puts pressure on margins, and for us, that ultimately affects the profits we have available to reinvest in our community.

So how do we make sense of this? We know that our branch in Maldon and our Dunolly branch at the RTC provide something that digital banking cannot easily replicate. They are places where banking has a human, local, and community dimension. Increasingly, that service is less about transactions and more about relationships, advice, community, and trust.

To keep that service sustainable, we will need to make some difficult decisions about how we operate, where we invest our resources, and where we can add the greatest value for our customers and our community.

In the Maldon postcode, we currently have around 43.1% market share of banking customers. Across the broader district, our market share is 16.4%. That is an extraordinary position to hold, and it is a testament to the trust this community has placed in its Community Bank. But it also means there is limited room for us to grow simply by competing for more customers in the district. We therefore need to cast a wider net across the region, including growing our customer base in places such as Harcourt, Campbells Creek, Chewton, Castlemaine, and others.

We also need to look beyond our traditional reliance on consumer banking. We need to grow our presence in the business, commercial, and agricultural sectors, creating new sources of income that will help keep our bank relevant, profitable, and sustainable in the future.

On the face of it, the idea is simple: the more people who bank with us, the more we can invest back into our community. Executing that idea, particularly in a rapidly changing banking environment, is the challenge that the board and our branch team need to address over the next few years.

Fortunately, we are in good hands. We have a highly capable branch team, led by Paul Simmons. Over the past twelve months, we had a very positive year lending wise. Our lending growth results put us first in our region.





We also have an exceptional board, bringing together a wide range of experience, skills, and talent. Together, we are confident that we can navigate the challenges ahead.

The Community Bank began here because our community recognised that having a bank was essential to having a sustainable town. Twenty-seven years later, the challenge is different. Our task now is to ensure that our Community Bank continues to be relevant, competitive and sustainable, so that it can keep doing what it was created to do: provide a viable, local banking service, distributing profits and partner on projects for community benefit.

Matt Gordon

Chair





Paul Simmons, Branch Manager, Community Bank Maldon & District and Col Brady,
Bendigo Adelaide Bank at Nalderun's Me-Mandook Galk Indigenous Education and Bush Tucker Place BIG Project launch.

> Annual report writing time always seems to come around quicker each year. 2025 – 2026 was a mixed bag for most of our customers. It started well with an RBA rate cut, but then as the year progressed, we saw another three rate rises.

We also saw some major changes to capital gains tax and negative gearing from the federal government that had a knock-on effect to the investment housing market. More on that later.

The year started with an RBA cash rate of 3.85% and then in August the RBA dropped that by 0.25% down to 3.6%. From there the RBA raised the cash rate three times for the remainder of the financial year. Each rate rise was 0.25%, meaning we ended up with cash rate back at 4.35%, that is as high as it got back in 2023 after the inflation period following Covid 19. A cash rate of 4.35% is the highest the cash rate has been since November 2011.

As banking is changing rapidly and consistently, Bendigo Bank is always looking to evolve and not only move with the times but also be the leader in some respects. This has meant a lot of change behind the scenes with the Bank's vision to be Australia's most innovative bank. That is something that has led to a lot of changes in the way that Bendigo Bank does business. We have partnered with two leading companies to bring efficiencies in what we do.



Hats off to the team for keeping up with these changes.

Our board delivered on two major BIG Projects for the year which were huge. I will let our board chair tell you more about those two projects, but it is great to have such a strong and supportive board that supports what we do in the branch.

Business Results

The higher interest rates along with the changes to negative gearing and capital gains tax will have an impact on our lending results, but I feel most of this will be felt in the 2026-2027 financial year.

Despite the tough market conditions, we had a very positive year lending wise. To the point where we were able to grow our loan book by almost $3.1 million. This result put us first in our region for lending growth.

The rising interest rates helped our deposit book. As investors looked to take advantage of the higher interest rates has meant our deposit book has grown by just over $6.4 million.

Overall, with both the deposit and loans books growing for the year, this meant that our overall book size grew by more than $9.5 million. This is a fantastic result and testament to the whole team's great work.

There was a small increase in overall customer numbers across our two branches in 2025-2026 year. This result was down on the previous year's growth customer numbers.

We had a net gain of 248 new deposit accounts which is almost the same as last year's figure of 250. This is very pleasing to see. Even though more customers are adapting to online banking our in-branch teller transactions remained very similar to last year.

Our Community

While we appreciate and promote our various online, phone, app and internet banking options, we will always understand some customers prefer their banking face-to-face with a familiar face. This will always be important to us at Community Bank Maldon & District.

Our customers and community members are advocates for us due to our unique business model. This enables us to assist people achieve their financial goals and, in turn, assist in building stronger communities. We take a great level of satisfaction and reward when we see the benefit that our community enjoys as a result.



Our People

We have had very minimal staff movements in the 2025-2026 financial year. Ben Rodda started with us in August 2025 to take over the vacant customer relationship manager role.

Ben will be a familiar face to many of you as Ben used to be the Branch Manager of our Community Bank back in 2008-2010. Recently, Ben was the branch manager of the Castlemaine branch, and after more than 20 years in the branch manager role decided it was time for a change. Ben's knowledge of home lending is second to none - he has been a great addition to our team.

A huge thanks to Emma Karst, Narelle Rowland, Linda Crumpton and Linda Aitken who were our constants for the full year and for everything you have done this year. I am impressed with how resourceful you are and appreciate all that you do to help each other out to ensure we can continue to deliver the best for our customers.

A big thanks to Matt and the board for all their support of myself and our team. It is great having such a supportive board.



Our Customers

Now lastly, to our customers, without you we could not achieve what we do. It is because you choose to bank with Community Bank Maldon & District that our local communities enjoy the benefits – more than $5 million worth to date.

If you only hold a portion of your banking with us, we would love the opportunity to compare and strengthen the relationship we have with you.

If you don't currently bank with Community Bank Maldon & District, please ask yourself – "Does the bank I choose to bank with, support and better the local community in which I live and work?"

If the answer is no, please give us a call. The more who choose to support the local Community Bank branches, the more we can give back to our local communities which is needed now more than ever.

We hope to see more of you in person over the next 12 months. Our staff will still be here to serve our loyal customers, and as always, to give back to the communities we service.

Paul Simmons

Branch Manager



“It has been a privilege to step into the Community Investment Chair role at the start of 2026, taking the baton from Michael Annear.

It has been a busy last six months, marked by the devastating impact of the bushfires in Harcourt and surrounds, alongside ongoing work with staff and the board to develop a community investment strategy. In total, Community Bank Maldon & District invested more than $549,000 back into our communities during 2025/26, the largest annual community investment in our history. We are lucky to have an excellent staff team leading our community investment work and building partnerships across the region.

In 2025/26 we were proud to partner with 41 community groups as part of our Community Partnership Program, delivering over $122,000 of funding across a range of focus areas including community wellbeing, recreation, arts and culture, heritage, environment and community safety. This was an increase on the 31 projects supported in 2024/25, with 66 applications received, up from 45 the year before.

Our funding continued to reach right across the district, with Maldon, Castlemaine, Newstead and Harcourt among the largest recipients.
Each project was chosen to align with our values of sustainability, integrity and connection, and we want to send our heartfelt thanks to all the dedicated community groups and volunteers whose passion and commitment made these projects possible.

We also continued to support important programs including Driver Training, the Schools Defibrillator Program, the Good Coat Drive and our Scholarship Program.

This year also saw the announcement of a landmark $1.5 million commitment to two projects under the BIG Project banner: the Mount Alexander Affordable Housing Trust and Nalderun’s Me-Mandook Galk Indigenous Education Place.

During 2025/26, first-stage payments totalling $355,770 were made toward these projects. We are incredibly proud of these investments and the impact they will have for the people of Maldon and district.

In addition to providing $50,000 in direct response to the Harcourt and district bushfires, we partnered with the Bendigo Bank Community Foundation to help fundraise a further $217,000 for recovery efforts. We worked closely with the impacted community to identify immediate needs, and, together with the Foundation, distributed $67,000 of this funding in the immediate aftermath. We continue to work with the community and the Foundation to support community-led recovery efforts.

Looking ahead to 2026/27, as we finalise our community investment strategy, we will continue to review and reflect on our grant offerings to ensure they respond to the needs of our community. I look forward to connecting with more of you as we progress this work.

Rebecca Morecroft

Chair - Community Investment



COMMUNITY INVESTMENT	$ 2025/26	NOTES
Community Partnership Program	$122,818.03	
Scholarship Program	$4,000.00	$4,000.00 from BBCF funds
Driver Training Program	$14,250.00	
School Page Sponsorship	$1,000.00	
Defibrillator Program	$98.64	
BIG Project	$355,770.00	First project payments: Me-Mandook Galk - $70,770 from BBCF funds
General Donations	$1,512.00	
Bushfire Recovery	$50,000	$6,545.00 from BBCF funds
TOTAL	**$549,448.67**	

COMMUNITY PARTNERSHIP PROGRAM LIST OF RECIPIENTS

Maldon Easter Fair Inc auspiced by Maldon Lions Club
149th Maldon Easter Fair

Maldon Swimming Pool Committee auspiced by Maldon Focus Inc
Maldon Swimming Pool Cover

Maldon Folk Festival Inc
Additional Bettercups Reusable Polycarbonate Glasses

Castlemaine State Festival
2026 Castlemaine State Festival

Harcourt Progress Association Inc
Family Play Space at Harcourt Valley Community House

Maldon Artist Network Inc
The Inaugural Summer Art Workshops in Maldon

Castlemaine Community Investment Co-operative Ltd
A Co-operative Sharing Shed

Chewton Primary School
Schools Cultural Learning

Maldon Gardening Club Inc
Maldon Tomato Growing Competition

Taradale Primary School
Student Workshop for Taradale

Mt. Alexander Shire Respite and Accommodation Group Inc
Heat Pump Upgrade

Muckleford Cricket Club Inc
Turf Pitch Roller

Maldon & Baringhup Agricultural Society Inc
Ribbon Sponsorship 2025

Castlemaine Community House
Community Christmas Lunch Fezziwigs Program

Muckleford Community Centre
AED Installation at Muckleford Community Centre

Maldon Inc
Maldon In Winter Festival 2026

Maldon & Baringhup Agricultural Society Inc
2026 Ribbon Sponsorship

The Ravens Theatre Company
Theatre Company Legal Fees

The Hub Foundation
YIMBY in Maldon

C-Doc Ltd (Castlemaine Documentary Festival & Club CDoc)
Castlemaine Documentary Festival - The Love Booth

Castlemaine Historical Society Inc
Electrical Upgrade of Heritage Listed Courthouse

Newstead 2050 Newstead Walk and Wheels
20 Walks in the Muckleford and Sandon State Forests

Newstead Young Writers Festival
Newstead Young Writers Festival 2026

Maldon Bowling Club Inc
Maldon Community Bowls Tournament

Newstead Football Netball Club Inc
Aluminium Grand Stand Seating

Newstead Arts Hub Inc
Weaving the River Community Art Fence Project

Castlemaine Society Inc (CASSOC)
Local Goldfields History Documentaries Open Access Online Learning

Castlemaine Folk Festival Pty Ltd
Town Folk Festival

Dunolly Community Thrift Shop Inc
Improving Community Comfort, Volunteer Wellbeing and Electrical Safety

Maldon Inc
Shop N Win 2025

Maldon Men's Shed Inc
Switchboard Upgrade

Newstead Live Inc
Newstead Live and Local Stage

Goldfields Music Club Inc
Vibes on Broadway
Dunolly Street Festival

Maldon Petanque Club Inc
Forster Cup Mixed Triples Tournament

Castlemaine SES
SES High Tea at Buda

Castlemaine District Radio Inc (MAIN FM)
MAIN Game 2026

The Fringe Thing (Castlemaine Fringe)
Monster Mash - Kids and Families day out in Harcourt

Castlemaine Safe Space
Recruitment and Retention of Peer Volunteers



Parvyn Singh and Josh Bennett performed at the Holy Trinity Anglican Church in Maldon during the Castlemaine State Festival.
Credit: Diana Domonkos

Thank you
Your community in action

Arts, Culture & Heritage

THE RAVENS THEATRE COMPANY: THEATRE COMPANY LEGAL FEES

Our support helped The Ravens Theatre Company establish the legal and governance foundations needed to become a professional theatre company in Castlemaine.

While often unseen by audiences, these establishment costs are critical to creating a sustainable organisation with the capacity to attract funding, build partnerships, and deliver ambitious cultural projects into the future. Alongside funding, we provided advice and support to help the company secure additional investment and strengthen its long-term viability.

Since its establishment, The Ravens Theatre Company has generated strong local momentum, with more than 800 tickets sold for its inaugural production, employment opportunities for local and regional creatives, and free access to professional theatre experiences for local secondary students.

The company aims to enrich Castlemaine's cultural life, support emerging artists, build skills within the local arts sector, and create new opportunities for community participation. By supporting the company's establishment, the Bank has helped lay the groundwork for a vibrant and sustainable arts organisation that will contribute to community wellbeing, cultural connection, and the region's creative future.







C-DOC (CASTLEMAINE DOCUMENTARY FESTIVAL): THE LOVE COMPILATIONS

Huge congratulations to the C-Doc team for an incredible festival weekend in June 2026.

We especially loved being part of the Love Compilations – such a powerful and quietly moving project, capturing real, unscripted reflections on what love means to people in our community. From humour to honesty (and everything in between), it felt like a truly special snapshot of Castlemaine's heart and soul.

We were lucky enough to experience it both at the drive-in showing and in the intimate setting of the Castlemaine Art Museum – two very different moments, each equally memorable.

Community Bank Maldon & District is proud to have supported this work. It's projects like this thoughtful, creative, and deeply human – that remind us just how vibrant and connected our community is.

Community Safety

CASTLEMAINE SES: SES HIGH TEA AT BUDA



Ross Higgins, MDFSL Board member with Tracey Woods daughter of the inaugural Castlemaine SES Controller and Kristina Forbes, Communications Officer Castlemaine SES

This year's Castlemaine SES High Tea event at Buda was to help raise much-needed funds to replace one of their ageing and out-of-date SES response vehicles. These vehicles are critical for the SES to respond quickly and safely to local emergencies, including storms, road rescue, and flood response.

The funds raised from this event will be directed specifically toward the replacement and fit-out of an older vehicle that is no longer meeting the operational needs of the unit, helping ensure our volunteers have safe, reliable equipment to continue protecting the community.

This event also provides an opportunity for the SES to thank their community supporters and strengthen local connections while directly contributing to frontline emergency response capability.

Youth & Education

CHEWTON PRIMARY SCHOOL: SCHOOLS CULTURAL LEARNING

We are proud to have supported this annual Reconciliation Walk in Chewton, which has become an important Reconciliation Week event for local schools and the wider community. Our funding helped improve the infrastructure required to deliver the event and enhancing the experience for the participants while reducing the reliance on borrowed equipment and volunteer resources.

Hundreds of students participated in the walk, engaging with First Nations culture, history and storytelling along Forest Creek trail to Me-Mandook Galk. By supporting this initiative, we are helping create meaningful opportunities for young people to deepen their understanding of Aboriginal culture and contribute to reconciliation within our community.





Scholarship Program

The program provides high school students, trainee-apprentices, TAFE and tertiary students from the region with scholarships of up to $2000 to help cover essential education-related costs such as course fees, rent and equipment, enabling recipients to pursue their studies with confidence.

In 2026 we had two successful applicants:
Sophie Matheson - an emerging fashion and costume designer from Campbells Creek. Sophie has been studying an associate degree of Fashion Design at RMIT and plans to pathway into a Bachelor of Fashion Design.
Lucas Nagle - a creative tech-driven student from Lockwood South who has a strong passion for gaming, digital media and storytelling.
After graduating from Bendigo Senior Secondary College, Lucas was offered a place at Swinburne University studying a Bachelor of Fames and Interactivity/Bachelor of Animation for 2026.



Stewart Gill, MDFSL board member, Sophie Matheson, Lucas Nagle and Sophie Guerin, Community Partnership Lead, MDFSL

Capability Building



MALDON INC. - SHOP'N'WIN

The Shop'n'Win campaign is a great initiative put together by Maldon Inc. to support our local businesses and add some festival season vibes to our beautiful hometown of Maldon. Embracing their strategic vision of "Community" well-being through business prosperity" Maldon Inc delivers a six week campaign to encourage everyone to shop locally.

With weekly prize winners and a major prizewinner at the end - everyone is invited to participate. Shopping locally grows the local economy, creates jobs, is more sustainable and adds to community resilience. The Shop'N'Win campaign is another wonderful example of a community initiative that we were able to support.



DUNOLLY COMMUNITY THRIFT SHOP: IMPROVING COMMUNITY COMFORT, VOLUNTEER WELLBEING AND ELECTRICAL SAFETY

This year we were excited to partner with the Dunolly Community Thrift Shop Inc to improve their facilities by helping them purchase four energy-efficient heaters. These heaters were needed to help improve comfort for volunteers, customers and visitors during the colder months.

The project also included electrical safety upgrades funded by the organisation, ensuring the heating system was installed safely and compliantly. The project will enhance volunteer wellbeing, improve the customer experience and create a more welcoming community space within their volunteer run not-for-profit organisation.





Sport & Recreation

MALDON SWIMMING POOL COMMITTEE (AUSPICED BY MALDON FOCUS): MALDON SWIMMING POOL COVER

Community Bank Maldon & District was pleased to co-fund a new cover for the Maldon Swimming Pool alongside FRRR - replacing the original cover installed in 2011 which had reached the end of its life. The Maldon Hotel also pitched in with some incredible fundraising efforts - funding a shade cloth to keep the pool cover warm and cosy over the winter months.

The new cover will help maintain warmer water temperatures, making the pool more comfortable to use, while also reducing energy and water use - supporting the long-term sustainability of this much-loved community facility.

A big thank you to the dedicated Maldon Swimming Pool Committee, including Anne Hayes, Karen Dickson and Lee Mead whose ongoing commitment made this project possible.

Community Wellbeing

MT. ALEXANDER SHIRE RESPITE AND ACCOMMODATION GROUP: HEAT PUMP UPGRADE

The Community Bank's support has helped MASARG continue to provide high-quality, affordable respite accommodation for people with intellectual disabilities and their families. Having previously supported the development of their McKensie Hill accommodation, the Bank more recently contributed to the installation of an energy-efficient heat pump hot water system.

This improvement, alongside other energy efficiency initiatives undertaken by the group, has reduced ongoing energy costs, helping keep the facility affordable for users while ensuring this important community asset remains sustainable, accessible and fit for purpose for years to come. We helped support the building of the MASARG home in 2008 with a partnership grant of $50,000. This was the largest grant we had ever supported at the time.





CASTLEMAINE COMMUNITY HOUSE: COMMUNITY CHRISTMAS LUNCH

The Community Christmas Lunch is a much-loved local event that brings people together at a time when many experience loneliness, financial pressure, or social isolation.

This year's support helped strengthen the event's long-term sustainability by streamlining fundraising and sponsorship processes, building stronger relationships with donors and supporters, and creating clear recognition processes that encourage ongoing community backing.

In 2025, the lunch served 280 free meals and was supported by 150 volunteers, demonstrating the community's commitment to looking after one another. Participant feedback showed the event helped reduce isolation, strengthen social connections, and create a sense of belonging, while accessibility improvements created a more inclusive and welcoming experience for all.

Environment

THE HUB FOUNDATION: YIMBY IN MALDON

Through our Community Partnership Program, we were proud to support YIMBY in bringing its innovative community composting model to Maldon. Our funding helped establish a local pilot that will connect residents, reduce food waste and build community knowledge around sustainable compositing practises.

This project will create a neighbourhood-based composting network, diverting food scraps from landfill and transforming them into a valuable resource for local gardens and food production. By supporting YIMBY, we are helping foster a more sustainable, connected and resilient community.



Lucy Young, Megan Roberts and Sophie Guerin, MDFSL

Bushfire Recovery

Following the devastating bushfires in Harcourt and surrounding communities in January 2026, we committed $50,000 to support local recovery efforts and worked alongside the Bendigo Bank Community Founation to help raise additional funds through the Victorian Bushfire Appeal.



Volunteers supporting Harcourt and surrounds after the January bush fires

Our support has helped fund a dedicated Community Recovery Coordinator for three months, wellbeing initiatives, programs for children and families and activities that bring people together, reconnect neighbours and strengthen community resilience during a challenging time. We also contributed to the construction of the new stage at James Park in Harcourt. As a permanent community asset, the stage will provide a gathering place for local events and celebrations including the iconic Harcourt Applefest, helping foster connection and community spirit for years to come.



Heidi Michael (far left) working as a recovery Coordinator with Harcourt Progress Association for three months to provide the community with support.

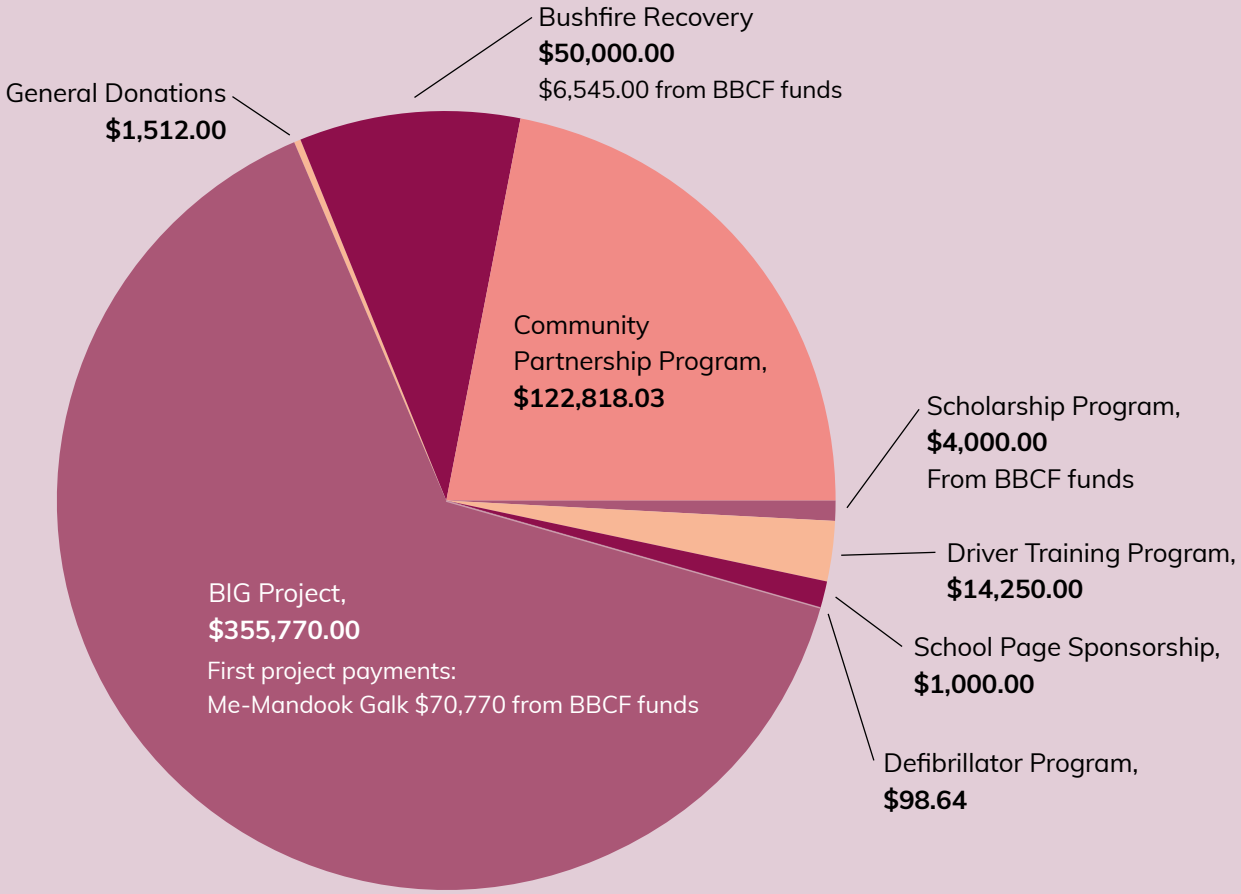
While the immediate emergency response has passed, recovery continues. We remain committed to working alongside local organisations, community leaders and the Bendigo Bank Community Foundation to support the medium and long-term recovery of Harcourt and surrounding communities.

Throughout this process, we have been inspired by the resilience, generosity and determination of local people, and we are proud to stand alongside the community as it continues its recovery journey.

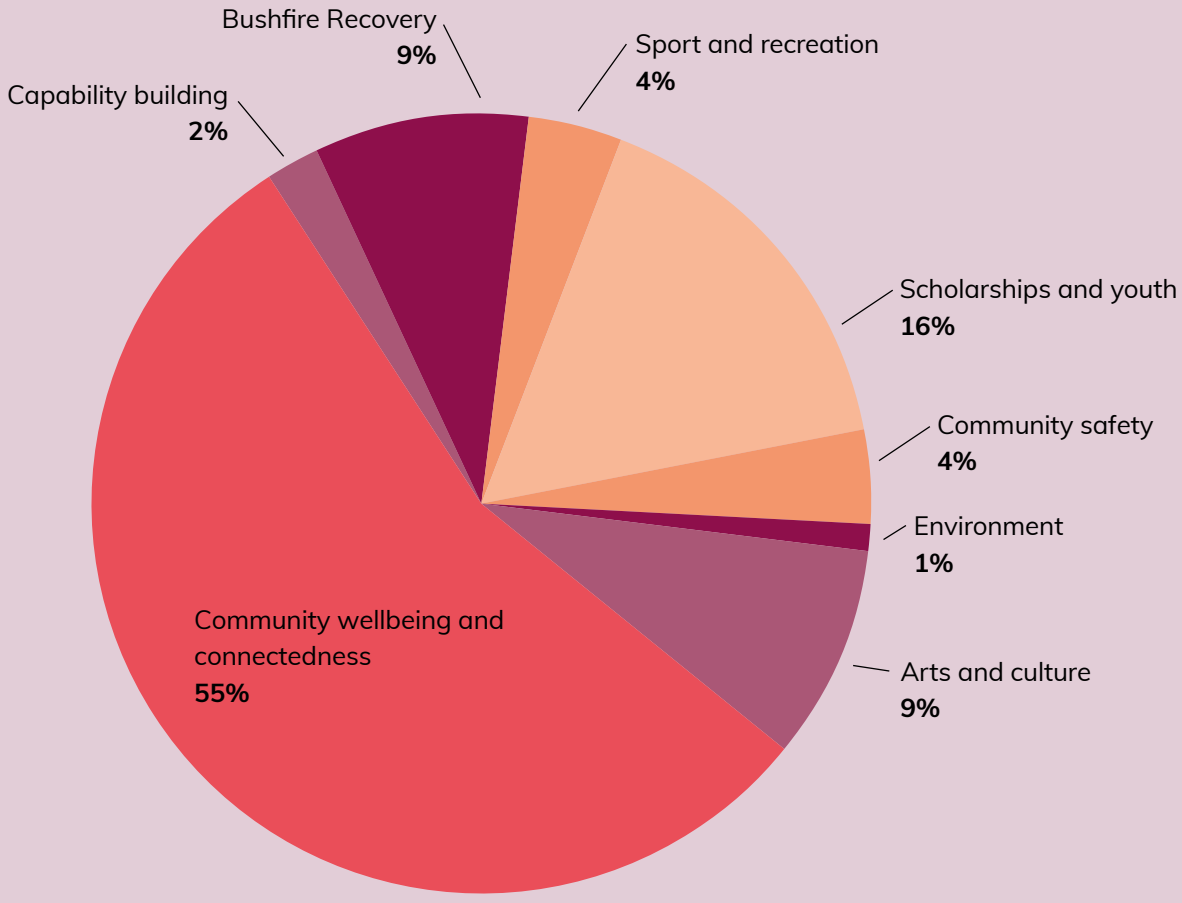
James Park Stage, Harcourt



COMMUNITY INVESTMENT PROGRAMS



FOCUS AREAS



After years of planning, consultation and assessment, this financial year saw our BIG Projects move from vision to implementation.

The BIG Project process, which began in 2023, has been rigorous. Significant amounts of hard work, hours of deliberation and tremendous amounts of energy were brought by both our team and by our communities. Thirteen exciting Expressions of Interest were received and carefully assessed against community impact, feasibility and alignment with our values.

The strongest five were shortlisted and submitted full proposals, all of which were innovative, worthy of funding and addressed important issues facing our communities. The two projects selected through this landmark initiative are now taking shape, delivering meaningful investment in affordable housing and Indigenous education. Both projects have already attracted significant additional investment, amplifying our impact well beyond our original contribution.

This is exactly what BIG Projects are designed to achieve: using community investment to attract further funding into our region and multiplying the value of every dollar invested.

Every customer and shareholder helps drive these positive, tangible outcomes in our communities. Thank you for your ongoing support. Without it, we would not be able to invest in the community led projects that help our region thrive.

Mount Alexander Affordable Housing Trust

In August, we announced our investment in the Mount Alexander Affordable Housing Trust (MAAHT). What began as conversations between passionate community members and Tarrangower Tomorrow grew into a BIG Project focused on one of our region's most pressing challenges: affordable housing. Our investment, combined with a $400,000 contribution from Mount Alexander Shire Council, is enabling MAAHT to begin addressing the housing challenge locally through the construction of two affordable modular homes in Maldon.



Ross Egleton, MDFSL Chair Emeritus and Kerryn Healy, Treasurer MDFSL

These homes will provide secure housing options for working-age residents who might otherwise struggle to find affordable accommodation in the community they call home.

By supporting the Housing Trust, we are helping create much-needed housing while demonstrating what can be achieved when communities, organisations and local government work together toward a shared goal.



Stewart Gill, MDFSL board member, Nicole Funston, EO/Company Secretary MDFSL, Kerryn Healy, Treasurer MDFSL, Matthew Driscoll, Councillor Mount Alexander Shire and Claire Richards, Mount Alexander Shire

Me-Mandook Galk Indigenous Eduction and Bush Tucker Place



Uncle Rick Nelson, Chair & Cultural Advisor, Nalderun

This investment strengthens education, opportunity and connection for both Indigenous and non-Indigenous young people across our region. Nalderun has a long and proven track record of empowering First Nations children and families through education, cultural knowledge, employment pathways and wrap-around support.

Their work also drives systemic change through training, cultural consultation and partnerships that help create culturally safe learning environments.

By sharing Indigenous knowledge and cultural protocols grounded in strong relationships, Nalderun strengthens communities, protects biodiversity, supports climate resilience, promotes sustainable land and food practices, and helps preserve and regenerate culture and language.

Nalderun means “All Together.” That spirit sits at the heart of this investment and the future we are helping build, one founded on learning, opportunity, cultural understanding and connection for the next generation.

Our second major announcement in November was our support for the creation of a new home for Nalderun Education Indigenous Corporation at Me-Mandook Galk Indigenous Education and Bush Tucker Place on Djaara Country in Chewton.

This Indigenous Education Place will serve as a hub for Nalderun’s educational programs across the region, connecting communities in Maldon, Newstead, Dunolly and beyond.

Our investment of $850,000 helped unlock matched funding from the Indigenous Land and Sea Corporation, and $1.4 million from the State Government, enabling this significant project to move forward.



Kath Coff, CEO, Nalderun and Aunty Julie McHale



Uncle Rick Nelson, Chair & Cultural Advisor, Nalderun and Matt Gordon, Chair MDFSL

Where your community profits

COMMUNITY PROGRAMS

Throughout the year, we were proud to deliver a range of community programs and events that supported local wellbeing, strengthened connections and brought people together.

The Good Coat Drive was once again a tremendous success, with more than 200 coats, jackets and blankets donated and distributed through the Maldon Community Pantry, Castlemaine Community House, Dunolly RTC and Sac'O'Suds. We thank The Good Op Shop, Sac'O'Suds Launderette and volunteer Heather Gill for their support in collecting, cleaning and sorting donations, helping local people stay warm throughout winter.



The Good Coat Drive 2026



Volunteer High Tea at Dunolly Branch, RTC Dunolly

The Driver Training Program, established in 2003, remains one of our most valued community initiatives. Through a five-day course with qualified instructors, learner drivers gain valuable experience across a range of road conditions and environments. More than 500 young people have benefited from the program, with the Community Bank continuing to subsidise training costs.

We also supported a range of community activities throughout the year, including Race Ya at the Maldon Easter Fair, The Great Maldon Teddy Bear Adventure, the Laanecoorie Gold Bash, a volunteer appreciation celebration and community high tea hosted at our Dunolly branch in partnership with the RTC.

Together, these initiatives help create a thriving, connected and sustainable community, demonstrating the impact of community banking beyond financial services.



A crowd celebrating Nalderun's Me-Mandook Galk Indigenous Education and Bush Tucker Place BIG Project launch

