



Annual report 2009

About the Bendigo Business Council

Values

Integrity
Sustainability
Professionalism
Innovation
Inclusiveness
Transparency

Mission

To be the voice of business in Bendigo

Vision

For Bendigo to be the Regional Business Capital of Australia

Directors

Doug Buerger (chairman)
Bruce Baehnisch
Derek de Vrieze
Peter Dehnert
Paul Mac
Margaret O'Rourke
Robert Pascoe
Rod Thomson

Company secretary

Kevin de Vries

Bendigo Business Council

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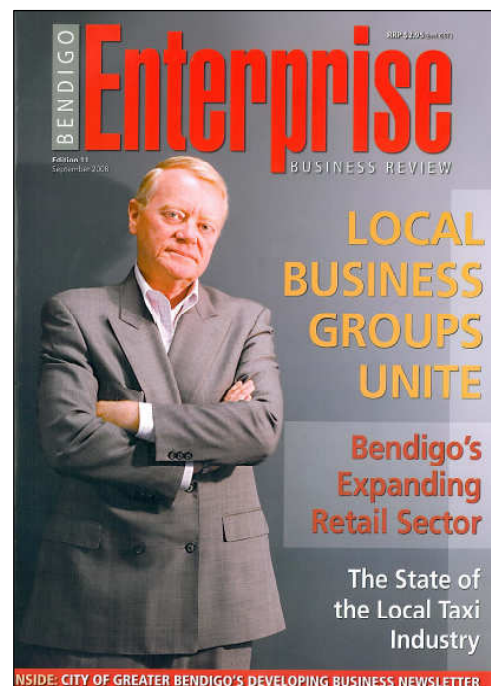
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Contents

| | |
|---|----|
| Directors of the Bendigo Business Council | 4 |
| Chairman's report | 5 |
| Executive Officer's report | 6 |
| Bendigo Business Council staff | 8 |
| Publications and advocacy | 8 |
| Relationships and alliances | 8 |
| Networking and business promotion | 9 |
| Website and members directory | 9 |
| Sponsors and partners | 10 |
| Members of the Bendigo Business Council 2008-09 | 12 |
| Financial statements | 13 |

***Bendigo Business Council has featured
in Bendigo Enterprise each quarter.***



Directors of the Bendigo Business Council 2008-09

Doug Buerger (Chairman)

Doug Buerger is a former managing director and CEO of Bendigo Mining and has over 40 years experience in mineral exploration and mining.

In addition to chairing the Bendigo Business Council, Doug sits on the Bendigo International Madison Board and is a director of Peter Harcourt Disability Services.

Doug also has experience on with the La Trobe University Regional Advisory Board, the Earth Resources Development Council and the Minerals Council of Australia.

Bruce Baehnisch

During 2008-09 Bruce Baehnisch was General Manager, Organisational Development and Support at Bendigo Regional Institute of TAFE. Prior to this Bruce had an extensive career with Australia Post across two states.

Bruce was previously a member of the Bendigo Chamber of Commerce and Industry, and joined the BBC Board as a former committee member of the Central Victorian Business Network.

Derek de Vrieze

Derek de Vrieze holds a Bachelor of Business and is a Graduate of the Institute of Company Directors. He has a background in tax, accounting and business.

In July 2008 he resigned from a 23 year career at Bendigo Bank with the last 10 years in community and business engagement. He has assisted a number of communities in N.S.W. and Victoria to create their own business network.

He was the founding Chair of the Central Victorian Business Network. He is former Chair of the La Trobe University Alumni, Bendigo Chapter, and a former member of La Trobe University Bendigo Regional Advisory Board.

Peter Dehnert

Peter Dehnert was General Manager of the Bendigo Advertiser during 2008-09.

Peter recently left this position after many years in the role to accept the position of regional manager with Fairfax Media in the Hunter Valley.

Peter was previously a board member of the Bendigo Chamber of Commerce and Industry.

Paul Macartney

Paul Mac is the Chief Executive Officer of The Web Company. Paul is a former board member of the Central Victorian Business Network.

Margaret O'Rourke

Margaret O'Rourke is the General Manager of Telstra Country Wide Bendigo and Central Victoria.

Margaret has over 26 years experience with Telstra in a variety of management roles, and had also been involved on a number of Government Boards Margaret was previously a board member of the Bendigo Chamber of Commerce and Industry.

Robert Pascoe

Robert Pascoe is Chief Executive Officer of Peter Harcourt Disability Services Ltd. He has many years of experience in the growing community services industry, and has been involved in industrial development in other areas of Victoria, both rural and metropolitan

Robert is a former board member of the Central Victorian Business Network

Rod Thomson

Rod Thomson has qualifications in engineering and business management and brings his experience of management and manufacturing to the Board of the Bendigo Business Council.

Rod and his wife own and manage Bendigo Pottery. Rod is also the chair of Goldfields Tourism Inc. and a member of the Bendigo Manufacturing Group.

Rod was previously a board member of the Bendigo Chamber of Commerce and Industry.

Catherina Wallace

(resigned 31 May 2009)

During 2008-09 Catherina Wallace was the manager of Industry and Community Engagement at La Trobe University.

Catherina's role at the University provided many opportunities to develop relationships with the business community.

Catherina retired from La Trobe University mid-year and left the BBC Board at that time.

Catherina was previously a board member of the Bendigo Chamber of Commerce and Industry.

Chairman's report



It is one year since the formation of the Bendigo Business Council. This business organisation was formed on the solid foundations of the Bendigo Chamber of Commerce and Industries and the Central Victorian Business Network.

We advocate for and represent business in the Bendigo region and provide networking opportunities to our members.

The vision of the Bendigo Business Council is for Bendigo to be the regional business capital of Australia.

Our city was established on a world class gold field. Gold mining left a rich business legacy that sustains the economic activity of our community. We have world class businesses based here. Such as the Bendigo and Adelaide Bank the most successful regional bank in the country, Thales Australia the manufacturers of the world renowned Bushmaster, Keech Castings leading supplier of parts to the earth moving and mining industries of Australia, Industrial Conveying that builds and designs state of the art conveying systems for multinational companies throughout the world and Jimmy Possum a manufacturer of high class furniture to Australia. Bendigo is also home to a host of business service companies that not only provide services to local business but also throughout regional Victoria and into metropolitan Melbourne. There are also many success stories of start up businesses here, stories of young entrepreneurs that have chosen Bendigo to launch their ideas.

The Business Council advocates building on this success to create the business environment that will make Bendigo the number one choice for regional business. Business must work with all levels of government to encourage business friendly policy. We must work to minimise the cost of compliance without compromising on the highest standards and ethics.

Business must engage with education to help build on the primary, secondary and tertiary education facilities available in our city. One of the first questions people with a family ask when

thinking of moving to Bendigo is about the education for their children. We need to provide a choice and standard of education that is clearly the best in regional Australia. Bendigo education institutions should also aim to be the principal regional providers of skilled and trained people for Australian business. The skills shortage is still very much alive and well in the business world.

We need to encourage innovation using our own La Trobe University's research capability. We need to foster a culture where it is OK to give it a go, where failure is not ridiculed but seen as part of learning and eventually getting it right.

A viable and dynamic regional business centre must have a world class health system. The Bendigo Business Council commends the Victorian State Government on their decision to invest in the Bendigo Hospital. We also encourage the ongoing support and strengthening of the health training and education facilities in our city. These are sound businesses in their own right and enhance the liveability of the city.

The Bendigo Business Council encourages working with communities and community groups to ensure business development is environmentally and socially sensible. A strong and viable business culture in Bendigo helps enhance the quality and standard of living of all its citizens.

The challenges facing business are many. And a strong well supported representative body such as the Bendigo Business Council will help meet these challenges. I urge all members to encourage business associates and colleagues to join up because in unity is strength.

I assure business in Bendigo the board and management of the Bendigo Business Council will continue working tirelessly to further business in our region.

A handwritten signature in dark ink, appearing to read 'Doug Buerger', written in a cursive style.

Doug Buerger
Chairman

Executive Officer's Report



The past year has been a momentous one for the Bendigo Business Council and for the organisations from which the BBC was born. The focus of the organisation over the past 12 months has been to integrate the activities of

the Central Victorian Business Network and the Bendigo Chamber of Commerce and Industry; to establish a new office and operations and to re-establish regular member communications and networking activities; and to undertake rebranding and profile building for the organisation throughout the Bendigo Business Community. As we enter a new financial year we are well positioned to deliver upon our mission: to be the voice of business in Bendigo.

I am proud to have been appointed to the role of executive officer of the BBC, a position I took up in November 2008 and I thank the Board for their confidence in me. I would also like to acknowledge the work of Fabian Reid who acted in a caretaker position for the months prior to my appointment.

My arrival in November 2008 coincided with the establishment of new offices for the Bendigo Business Council at 18 Myers Street and the appointment of a part-time administrative assistant – Rachael Kennedy. Our premises and administration are provided through an arrangement with Continuing Education Bendigo and I am grateful to CEB for the daily assistance provided and for its ongoing support of the Bendigo Business Council.

During the year I am pleased that we have ironed out the legal and administrative elements relating to the integration of the two organisations; re-established communications to our members through a regular newsletter and a newly designed website; established a members' business directory on the website, conducted a number of business networking events and established strong credentials with key business, government, academic and media partners.

Retaining and growing the membership of the BBC has been and continues to be a priority for the organisation. The first 6 months of 2009 has seen new members join the BBC as our profile develops and in response to a more robust

membership offering, however we are a long way from a target of 400 businesses. As the Bendigo Business Council grows its membership to become a broad and representative body, it will also carry respect and influence amongst governments and decision makers and be able to deliver greater services to benefit its members.

The BBC is deeply appreciative of the valued support provided by our sponsors and business partners. The BBC is delighted that the high-level relationship offered by Bendigo Bank, La Trobe University and Telstra continues as gold partners of the Bendigo Business Council. We are also delighted to welcome prominent local accounting firm Richmond Sinnott and Delahunty as our fourth gold partner.

To our other supporters and partners of the BBC I also express my appreciation. Many sponsors have been associated with BCCI or CVBN for many years and their support during the establishment of the BBC is invaluable in sustaining our operations and member services. The BBC also places a high value on the relationship and the support that we receive from the City of Greater Bendigo and the city's Business and Economic Development Unit as a project partner, and we also acknowledge our partnership with the Victorian Government, especially Regional Development Victoria and the support they offer to our organisation and the broader business community. Finally I wish to thank the Bendigo Advertiser for its support in promoting the activities of the BBC as a media partner this year.

One of the core offerings of the Central Victorian Business Network was regular networking events. It has been very satisfying to see business people responding to the events conducted by the Business Council. Our events this year have included breakfasts, dinners and seminars covering topics including the global financial crisis, organisational change, business continuity and small business skills. These have been offered in association with our sponsors and partners and have also allowed new relationships to form with organisations such as the Victorian Police and Workspace Australia. Many more networking opportunities are planned for the coming 12 months including joint events with Rotary and with the Bendigo Sustainability Group.

In addition to its direct support for businesses the Bendigo Business Council is proud to support and be involved with a number of business representative bodies. In particular the BBC maintains the strong support for the Young Professionals Network that was established under the CVBN. We hope to strengthen the operation of the YPN in the coming year.

The BBC also auspices the Central Victorian Exporters Network, and represents business on the City of Greater Bendigo Professional Services Group and the Bendigo +25 Industry and Innovation Action Group.

During the year the Bendigo Business Council received a grant from the Department of Innovation, Industry and Regional Development (Victoria) to deliver a program entitled "Experience Counts". The purpose of the program was to identify older experienced tradespeople who may be retired or working part-time and to offer these tradespeople a certificate in workplace training and assessment. The BBC partnered with the Bendigo Regional Institute of TAFE to deliver this training.

Unfortunately the interest in this course was less than anticipated and the placements achieved from the program were less than anticipated. This was largely due to the impact of the global financial crisis on the economy. The Experience Counts project was terminated early and the BBC is presently finalising our expenditure under this program with the Victorian Government.

The impact of Experience Counts is the main contributor to the loss of \$32,498 sustained by the Bendigo Business Council. Following the termination of the Experience Counts project we anticipate additional grant income from DIIRD for this project of \$30,466 which will bring our financial performance for the year closer to balance.

While any financial loss is regrettable, our performance, and particularly our low membership income are reflective of issues encountered during the establishment of the BBC from the union of the CVBN and BCCI. I believe that changes to our membership pricing, an impressive suite of business networking events, and effective website and member communications will lead to an increase in membership and membership income over the coming year.

Business looks to a representative organisation not just for communications and networking but also for effective advocacy with governments and decision makers. The Business Issues Paper produced by the BBC in June this year was well received. We continue to ensure that the interests of business remain ever present in the minds of our elected representatives.

As I reflect on my first eight months in this role I am pleased that the integration of the BCCI and CVBN has been successfully achieved and the operations of the BBC are now well established. However a great deal of work remains to grow the organisation and to achieve our vision.

The BBC is now well positioned for membership growth and to develop its advocacy role. It is imperative that businesses get behind the BBC and support our operations through sponsorship, membership and attendance at events.

A strong business representative organisation will ensure that business has an influential voice in our region. This is something that all businesses should support.



Kevin de Vries
Executive Officer

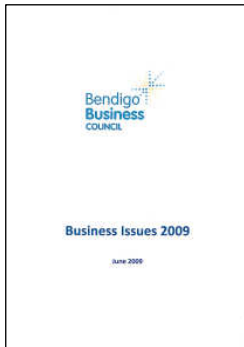
BBC staff

Kevin de Vries joined the Bendigo Business Council in November 2008 as Executive Officer. Originally qualified as a pharmacist, Kevin previously owned and managed a pharmacy in Central Bendigo. Kevin has held committee positions with the Bendigo Traders Association, has been involved with organisational management with the Pharmaceutical Society of Australia, and was an inaugural member and chairman of the La Trobe University School of Pharmacy Course Advisory Committee.

Rachael Kennedy provides administrative assistance to the Bendigo Business Council. The Bendigo Business Council is fortunate to share her services with Continuing Education Bendigo. Rachael comes from an extensive administrative background with DCK Real Estate and Beck Legal.

Publications and advocacy

The Bendigo Business Council advocates and argues passionately for the role of business as a driver of innovation, entrepreneurship, employment and investment in our community.



This role has seen the BBC discussing hosting a business round-table in association with the Victorian Competition and Efficiency Commission Inquiry into Environmental Regulation; providing input into a state inquiry in to regional centres of the future; challenging the awarding of national funding for the development of future versions of the Bushmaster protected mobility vehicle; and meeting with Bendigo Councillors to discuss the BBC's vision for business in Bendigo.

Our most important publication, *Business Issues 2009*, was produced in June. It identifies issues of concern for business, making recommendations and establishing priorities for action. This issues paper will form the basis for discussions with Council, Governments, agencies, research facilities, industry partners and the media. It will

also form the basis for research projects, business forums and for selecting topics for events and speakers.

Networking events and business promotion

The Bendigo Business Council is proud to continue to organise quality business networking events for the Bendigo business community. The Central Victorian Business Network had developed a highly regarded reputation for its events.

Networking events delivered during the year included a briefing from Rob Hunt of the Bendigo Bank on the Global Economic Crisis; an entertaining and engaging presentation from the Victoria Police Purana Taskforce; a breakfast discussing business disaster preparedness and a business building workshop held in conjunction with Workspace Australia.



Relationships and alliances



Bendigo's Young Professionals Network has been operating since 2005 and now has over 400 contacts with young professionals in our city. The BYPN committee has plans over the next 12 months to supplement their popular monthly networking drinks with professional development programs relevant to young people and also a community volunteer arm.

The Bendigo Business Council is proud to support the Young Professionals Network in Bendigo and provide to administration support and website and other IT assistance with support from BBC corporate partner The Web Company.

An active professional network is important for business, young people and the community of Bendigo. It provides young people with social opportunities to mix with their peers, develop networking, mentoring and career building skills. It supports young people at the start of their careers and provides them with a sense of belonging. It assists businesses in attracting professional workers to our region, and it identifies future leaders and provides pathways for young business leaders to emerge and develop.

To contact the BYPN and to be kept informed of BYPN activities email info@ypn.net.au or visit www.ypn.net.au



The **Bendigo Professional Services Group (BPSG)** is a reference group for the sector to work with Business Development to aid the growth of professional services in Bendigo.

The aim of the BPSG is to increase the understanding of the contribution of the Business and Professional Services sector to the Bendigo economy and promote the expansion of the sector.

The Bendigo Business Council is represented on this reference group by executive officer Kevin de Vries.

The **Bendigo Manufacturing Group (BMG)** is an action-oriented group focused on the needs and issues of local manufacturing businesses. The Objectives are: To establish the best possible environment and infrastructure for manufacturing industries; to encourage and promote manufacturing industries; to explore initiatives that facilitate development in the manufacturing sector.

The Bendigo Business Council is represented on this reference group by director Rod Thomson.

The Bendigo Business Council continues the previous support of the **Central Victorian Exporters Network** provided by CVBN. The Central Victorian Exporters Network (CVEN) provides a range of export training and export networking opportunities to assist regional businesses to: understand the global marketplace; work in collaboration with other exporters, and undertake trade in international markets. Having close working relationships with both Federal and State Governments and key relationships with organisations such as the Australian Trade Commission (Austrade) and Regional Development Victoria, it maximises the capabilities of its partners to deliver both export services and export opportunities.



The Bendigo Business Council convenes the Industry and Innovation Action Group of the **Bendigo +25 Community Plan**. The BBC is also a member of the Bendigo +25 Community Reference Group.

The Industry and Innovation Action Group provided assistance to the City of Greater Bendigo during the year on the development of the city's Economic Development Strategy.

Website

The Bendigo Business Council established its online presence during the year when its new website was launched in December 2008.



The website features details of upcoming events, news, press releases, contact details, membership information, business links, newsletters, and more.

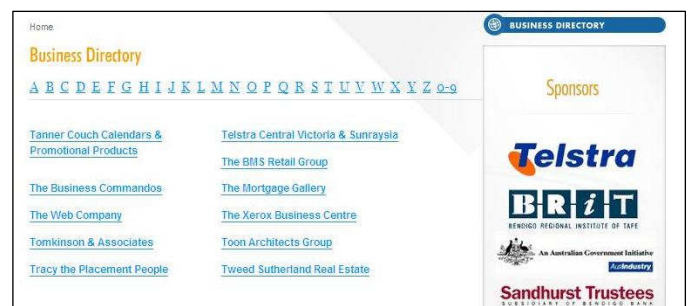
The website is online at:

www.bendigobusinesscouncil.com.au

Members Business Directory

A feature of the new BBC website is the Members' Business Directory, featuring information about member businesses including areas of expertise, contact details, and providing an easy click-through link to each business' website, and allowing visitors to send a secure email message to each member's business.

The Business Directory can be reached from the Bendigo Business Council website.



Sponsors



Gold partner

The Bendigo Bank's motivation is to help its customers succeed and its communities and districts to flourish, thereby ensuring that Bendigo and Adelaide Bank and its shareholders will continue to share their successes.

Bendigo Bank believes successful customers, successful partners and successful communities create a successful organisation – and in that order. Bendigo and Adelaide Bank wants to be a banking group capable of generating quality and diversified revenues through the relationships and connections that are established with its growing customers, partners and communities across the nation.

www.bendigobank.com.au



Gold partner

La Trobe University has been one of Australia's pioneering universities for forty years. With learning, teaching and research designed to enrich the world and a history of academic innovation, La Trobe is leading the way in higher education.

Today La Trobe University is renowned for its academic excellence and research achievements. Over 100,000 students have graduated from La Trobe University thus far and have gone on to achieve great things in all walks of life, giving the University its well deserved reputation.

www.latrobe.edu.au



Gold partner

Richmond, Sinnott & Delahanty is a leading Chartered Accounting firm based in Bendigo. They have built a professional and progressive firm based on independence, integrity and objectivity.

RS&D are proud of their strong reputation and ability to deliver clear and practical advice to help their clients succeed and grow. They put their clients first, listening to their clients' needs, concerns and business objectives. RSD makes sure they understand their clients' business challenges and address the issues.

www.rsdadvisors.com.au



Gold partner

Telstra is the only communications company in Australia that can provide customers with a truly integrated telecommunications experience across fixed line, mobiles, broadband (BigPond®), information, transaction and search (Sensis®) and pay TV (FOXTEL). As Australia's leading telecommunications provider and one of its largest companies, Telstra knows the positive impact its business can have on community life and wellbeing. Telstra takes an active interest in the issues facing all Australians, from capital cities to the remotest parts of our country.

www.telstra.com.au



Continuing Education Bendigo

Corporate partner

Continuing Education Bendigo is one of the larger regional adults and community education providers in Victoria. Since 1973 CEB has offered quality learning, training and development opportunities to the Bendigo community and surrounding regions through a range of collaborative partnerships, innovation and government funded programs.

CEB is widely recognised in the Bendigo region as a unique place of learning, offering both short and accredited courses for a broad section of the community.

www.cebendigo.com.au



Corporate partner

Northgate completed the acquisition of Perseverance Corporation Ltd., in February 2008, adding the Fosterville and Stawell Gold mines to its mining portfolio.

The Fosterville Gold mine is located 20 km east of Bendigo. It is an underground gold mine which currently has a 5-year mine life plan at 100,000+ ounces of gold per year.

Investment in mine development and gold recovery enhancement project has significantly improved the efficiency of the operation. 2009 gold production is forecast to be 110,000 ounces.

www.northgateminerals.com



Corporate partner

The Web Company is a Website Design, Online Marketing and Software Development business that services clients across Victoria, Australia.

The Web Company delivers total net solutions engineered to deliver results. In today's modern and competitive business environment, integrating creative e-marketing with existing corporate imaging is an essential step towards gaining maximum exposure for your organisation, services and products as well as maintaining constant client liaison.

The Web Company is part of the SASI Marketing group of companies.

thewebcompany.com.au



Corporate sponsor

Formed in 1992 following the amalgamation of three smaller community organisations, Bendigo Access Employment Inc. has grown into a large, diverse not-for-profit community based organisation. Access Employment specialises in providing employment and training opportunities for people facing barriers to employment, through which they find "solutions to employers' problems". Bendigo Access Employment focuses on people's abilities. They provide active support to enable people to contribute effectively in the workforce.

acessemployment.com.au



Corporate sponsor

AusIndustry is the Australian Government's principal business program delivery division in the Department of Innovation, Industry, Science and Research. AusIndustry is committed to delivering business services that build on three key drivers of economic growth - innovation, investment and international competitiveness. AusIndustry provides incentives to help Australian businesses: conduct research and development; grow small business; take up new technology; undertake industry-specific manufacturing and production; and commercialise a new technology or venture.

www.ausindustry.gov.au



Corporate sponsor

BRIT is a multi-disciplined educational provider which annually offers over 400 courses to some 14,000 students and is committed to the vocational education and training needs of the community, business and industry.

Bendigo TAFE has a long-standing commitment to ensuring quality practices and processes for the delivery of our services and programs. Being certified to these standards demonstrates its commitment to providing only relevant and high quality training to industry and the general community.

www.britafe.vic.edu.au



CommonwealthBank

Corporate sponsor

The Commonwealth Bank is one of Australia's leading providers of integrated financial services. The Commonwealth Bank is focused on understanding our customers' needs, then meeting and exceeding their expectations. The Commonwealth Bank is a long-standing supporter of community activities and organisations. This support is directed at a broad range of activities that bring long term benefits to Australians and reflect community activities and organisations.

www.commbank.com.au



CLIENTS | PEOPLE | PERFORMANCE

Corporate sponsor

GHD is an international network of professional and technical consultants serving clients in the global markets of water, energy and resources, environment, property and buildings, and transportation. GHD has implemented a framework to reduce the environmental footprint of its operations and projects. This aligns with its commitment to pursue opportunities, enhance its workplace, contribute to the community and help its clients realise their objectives.

www.ghd.com/australia



MOREY & HURFORD
Master Builders
ABN 81 011 428 195
AC/1811 428 195

Corporate sponsor

Morey & Hurford is the pre-eminent commercial construction company in central Victoria. Morey & Hurford is a multi-award winning company that is committed to retaining its significant reputation in the industry and to providing first class construction on time and within budget for every client. Morey & Hurford is a proud member of the Fairbrother group of companies.

moreyandhurford.com.au



Corporate sponsor

Mine Services Victoria provides a range of services for the mining industry in Victoria. Their services include:

- Labour Hire
- Engineering
- Construction
- Electrical Services
- Off Site Maintenance
- Capital Works
- Shut Down Support
- Project Management
- Operational Staff Support
- General Infrastructure Maintenance
- Engineering Design & Drafting
- Building Maintenance

mineservicesvictoria.com.au



Corporate sponsor

Powercor Australia is Victoria's largest electricity distributor, supplying electricity to regional and rural centres in central and western Victoria, and Melbourne's outer western suburbs. Powercor services more than 683,000 distribution customers, and operates successful non-regulated businesses. Powercor's goal is to empower its communities to realise tangible benefits through long standing and beneficial partnerships.

www.powercor.com.au



Corporate sponsor

Since 1888, Sandhurst Trustees has provided Australian families with estate management and financial services. As part of the Bendigo and Adelaide Bank Group of companies, Sandhurst Trustees is involved in a wide range of Community Initiatives. Sandhurst Trustees is the Trustee of Bendigo Bank's charitable arm, the Community Enterprise™ Foundation. The Foundation aims to build stronger Australian communities through attracting tax-effective donations to fund programs for families, youth, health, education, the environment, the arts and more.

sandhursttrustees.com.au



Media partner

Published since 1853, The Bendigo Advertiser has been delivering the news to central Victorians for over 150 years. The Advertiser is published by Rural Press Ltd with access to the resources of Fairfax Media. "The Addy" keeps Bendigo updated with the latest local news and events, property, cars, jobs, radio, machinery, and classifieds. The Advertiser's website is continually updated with breaking news; its sister paper The Bendigo Miner is delivered free across Bendigo each Thursday; and Bendigo Enterprise is published each quarter providing features on business development across the region.

bendigoadvertiser.com.au



Media partner

WIN Television is the world's largest privately owned regional television network and reaches more than 5.2 million viewers across six states of Australia and the nation's capital. WIN Television provides a comprehensive news service across Australia, producing 18 individual 30 minute local WIN News bulletins every weekday. WIN Corporation comprises successful business operations in: television broadcasting, pay television, telecommunications, transmission services, radio broadcasting, media sales, film and television production and entertainment

www.wintv.com.au



Project partner

On of the many roles of the City of Greater Bendigo is to support economic development within the municipality. The Council's Business and Economic Development Unit works to support business and drive investment in our region. The City's Economic Development Strategy has been created in consultation with local business and the community to develop a regional culture of innovation, entrepreneurship and collaboration. The City of Greater Bendigo provides support to business through a number of industry sectors, groups and clusters.

www.bendigo.vic.gov.au/businessbendigo.com.au



Project partner

The Victorian Government supports the Bendigo Business Council with project funding provided through the Department of Innovation, Industry and Regional Development (DIIRD). This Department is the Victorian Government's lead agency for economic and regional development. Government's goals for more quality jobs and thriving, innovative industries across Victoria will be fostered through DIIRD's five priority objectives: Investment Attraction, Trade Development, Developing Innovative Industries, Regional Development and Marketing Victoria.

www.diird.vic.gov.au
www.rdv.vic.gov.au

Members of the Bendigo Business Council as at 30 June 2009.

Business members

| | | |
|---------------------------------------|---|---|
| Adroit Insurance Group | Dungey Carter Ketterer | Parsons Brinckerhoff |
| ADV Solutions | E + Architecture | Peter Harcourt Disability Services |
| AFS & Associates Pty Ltd | Easymix Ten 71 | Petersen Westbrook Cameron |
| AusIndustry | Emeu Inn Restaurant, B&B & Wine Centre | PK Recruitment Solutions |
| Aussie Bendigo | Foundry Hotel Complex | Powercor Australia |
| Australian Industry Group | Fox Personnel | Poyser Motors |
| Bart n Print | GA & PA Pilcher P/L | Progas Alternative Fuels (Bendigo) |
| Belmont on High | GE Silos Pty Ltd | QDT Management Consultants |
| Bendicom | GHD Pty Ltd | Regional Development Victoria |
| Bendigo Access Employment | Grace Records Management | Regional One Credit Union |
| Bendigo Advertiser | Graffiti Publications | Reilly's Retravision |
| Bendigo Amateur Soccer League | Intervet Schering Plough Animal Health | Richmond Sinnott & Delahunty |
| Bendigo Bank Ltd | JET e-marketing | RMCG |
| Bendigo Community Health Services | Jimmy Possum | Robertson Hyetts |
| Bendigo Community Telco | JL King | Safety Systems |
| Bendigo Health Care Group | Jobfind Centre Bendigo | Salary Options Pty Ltd |
| Bendigo Investigation Services | K Edmonds Bookkeeping | Sandhurst Trustees |
| Bendigo Jockey Club | Keech Castings | Sorted Business Admin Services |
| Bendigo Mining Limited | Kerwin Accountants | St Luke's Innovative Resources |
| Bendigo Pottery | Kevin de Vries Pharmacy Services | Strategem Financial Group |
| Bendigo Property Services | La Trobe University | Tanner Couch Calendars & Promotional Products |
| Bendigo Radiology | Lift Truck Services | Telstra - Central Victoria & Sunraysia |
| Bendigo Regional Institute of TAFE | LMHA Network Ltd | The BMS Retail Group |
| Bendigo Regional YMCA | Local Employment and Training Services | The Business Commandos |
| Bendigo Technical Education College | Macquarie Homes | The Mortgage Gallery |
| Bendimail | Mainland Finance | The Web Company |
| Best Community Development | McCaig Airconditioning | The Xerox Business Centre |
| BIG4 Bendigo Ascot Holiday Park | McKern Steel | Tomkinson & Associates |
| Bolton's Office National | Mine Services Victoria | Toon Architects Group |
| Bristol Paint & Decorator Centre | Monash University, Bendigo Regional Clinical School | Tracy the Placement People |
| Broadspring Consulting Pty Ltd | Morey & Hurford | Tweed Sutherland Real Estate |
| Central Victoria ACC | Motherson Elastomers Pty Ltd | Vicsuper Pty Ltd |
| Central Victorian Technology Services | Mulqueen Griffin Rogers Pty Ltd | Ward Carter Art & Architecture |
| Challenges Accepted | Nathan Hulls - Online and Marketing Expert | Waterstore Poly Tanks |
| Christians Bus Co. | National Australia Bank | Westpac Banking Corp - Bendigo |
| City of Greater Bendigo | North Central Catchment Management Authority | Wild Plumbing |
| Cohen Kirby & Iser | Northgate Australian Ventures | WIN TV |
| Coliban Water | Objectify Services Pty Ltd | |
| Commonwealth Bank | O'Farrell Robertson McMahan | Individual members |
| Compelling Economics | Osteo on High | Doug Buerger |
| Continuing Education Bendigo | Out of Mind Solutions | Derek de Vrieze |
| CRS Australia | Pack & Send | David Heasley |
| CSG Demining Consultants | Pallas Athena Pty Ltd | Stuart Mackenzie |
| CVGT | | Richard Paynting |

Financial Statements

BENDIGO BUSINESS COUNCIL
A.C.N. 004 068 553

DIRECTORS REPORT

Your directors submit the financial report of the Bendigo Business Council for the financial year ended 30 June 2009.

DIRECTORS

The directors in office at any time during or since the end of the year are:

| | |
|---------------------------------------|------------------------------------|
| Peter Dehnert | Rod Thomson |
| Catherina Wallace (Resigned May 2009) | Bruce Bachnisch |
| Derek de Vrieze (Appointed July 2008) | Margaret O'Rourke |
| Robert Pascoe (Appointed July 2008) | Doug Buerger (Appointed July 2008) |
| Paul Mac (Appointed July 2008) | |

Directors have been in office since the start of the financial year to the date of this report, unless otherwise disclosed.

During the financial year, 10 meetings of directors (including committees) were held. Attendance's were as follows:

| | DIRECTORS/FINANCE COMMITTEE MEETINGS | |
|-------------------|---|----------------------|
| | Meetings Held | Meetings Attended |
| Bruce Bachnisch | 10 | 10 |
| Doug Buerger | 10 | 8 |
| Peter Dehnert | 10 | 5 |
| Derek de Vrieze | 10 | 6 |
| Paul Mac | 10 | 7 |
| Margaret O'Rourke | 10 | 6 |
| Robert Pascoe | 10 | 7 |
| Rod Thomson | 10 | 10 |
| Catherina Wallace | 9 | 9 |

PRINCIPAL ACTIVITIES

The principal activities of the company during the financial year were the Provision of Assistance to Bendigo Businesses.

There were no significant changes in the nature of these principal activities during the year.

RESULT OF OPERATIONS

The net loss of the company for the financial was \$32,498 (2008: loss of \$10,625).

REVIEW OF OPERATIONS

Total income for the 2008-2009 year was \$175,584 compared to \$56,833 in the previous year.

SIGNIFICANT CHANGES IN STATE OF AFFAIRS

There were no significant changes in the state of affairs of the Company.

Financial Statements

BENDIGO BUSINESS COUNCIL
A.C.N. 004 068 553

DIRECTORS REPORT

AFTER BALANCE DAY EVENTS

No matters or circumstances have arisen since the end of the financial year which significantly affected or may significantly affect the operations of the company, the results of those operations, or the state of affairs of the company in subsequent financial years.

DIRECTORS AND AUDITORS INDEMNIFICATION

The company has not, during or since the financial year, in respect of any person who is or has been an officer or auditor of the company:

- indemnified or made any relevant agreement for indemnifying against a liability incurred as an officer, including costs and expenses in successfully defending legal proceedings; or
- paid or agreed to pay a premium in respect of a contract insuring against a liability incurred as an officer for the costs or expenses to defend legal proceedings.

DIRECTORS BENEFITS

Since the end of the previous financial year no director of the entity has received or become entitled to receive a benefit other than:

- (i) A benefit included in the aggregate amount of emoluments received or due and receivable by directors shown in the accounts; or
- (ii) a fixed salary as a full-time employee of the entity or of a related corporation, by reason of a contract made by the entity or a related entity corporation with the director or with a firm of which they are a member or with an entity in which they have a substantial financial interest.

AUDITOR'S INDEPENDENCE DECLARATION

A copy of the auditor's independence declaration as required under section 307C of the Corporations Act 2001 is attached to this report.

Signed in accordance with a resolution of the Board of Directors.



DIRECTOR



DIRECTOR

Dated this 29TH day of SEPTEMBER 2009.

Financial Statements

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**AUDITOR'S INDEPENDENCE DECLARATION
UNDER SECTION 307C OF THE CORPORATIONS ACT 2001**

**TO THE DIRECTORS OF
BENDIGO BUSINESS COUNCIL LTD.**

I declare that, to the best of my knowledge and belief, during the year ended 30 June 2009, there have been:

- (1) no contraventions of the auditor independence requirements as set out in the Corporations Act 2001 in relation to the audit; and
- (2) no contraventions of any applicable code of professional conduct in relation to the audit.

Evolve Accounting Solutions



Paul Best

Dated this 17th day of August 2009

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ECHUCA
211 Anstruther Street, PO Box 336, Echuca VIC 3564
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Financial Statements

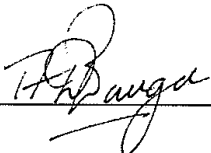
BENDIGO BUSINESS COUNCIL
A.C.N. 004 068 553

DIRECTORS' DECLARATION

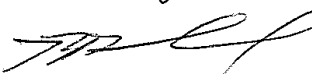
The directors of the company declare that:

1. the financial statements and notes are in accordance with the Corporations Act 2001 and:
 - (a) comply with Accounting Standards and the Corporations Regulations 2001; and
 - (b) give a true and fair view of the company's financial position as at 30 June 2009 and performance for the year ended on that date;
2. in the directors' opinion there are reasonable grounds to believe that the company will be able to pay its debts as and when they become due and payable.

This declaration is made in accordance with a resolution of the Board of Directors.



DIRECTOR



DIRECTOR

Dated this ^{29TH} day of ^{SEPTEMBER} 2009.




Successfully growing your financial future

Independent Audit Report to the Members of

BENDIGO BUSINESS COUNCIL LTD.

Scope

We have audited the financial report of the Bendigo Business Council Ltd, which comprises the Balance Sheet as at 30 June 2009 and the Income Statement, Statement of Changes in Equity and Cash Flow Statement for the year ended on that date, a summary of significant accounting policies and other explanatory notes and the directors' declaration.

Directors' Responsibility for the Financial Report

The directors of the company are responsible for the preparation and fair presentation of the financial report in accordance with Australian Accounting Standards (including the Australian Accounting Interpretations) and the *Corporations Act 2001*. This responsibility includes establishing and maintaining internal control relevant to the preparation and fair presentation of the financial report that is free from material misstatement, whether due to fraud or error; selecting and applying appropriate accounting policies; and making accounting estimates that are reasonable in the circumstances.

Auditors Responsibility

Our responsibility is to express an opinion on the financial report based on our audit. We conducted our audit in accordance with Australian Auditing Standards. These Auditing Standards require that we comply with relevant ethical requirements relating to auditing engagements and plan and perform the audit to obtain reasonable assurance whether the financial report is free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial report. The procedures selected depend on the auditor's judgement, including the assessment of the risks of material misstatement of the financial report, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the financial report in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by the directors, as well as evaluating the overall presentation of the financial report.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

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Financial Statements

Independence

In conducting our audit, we have complied with the independence requirements of the *Corporations Act 2001*. We confirm that the independence declaration required by the *Corporations Act 2001*, provided to the directors of the Bendigo Business Council Ltd on 17th August 2009, would be in the same terms if provided to the directors as at the date of the auditor's report.

Audit Opinion

In our opinion, the financial report of the Bendigo Business Council Ltd is in accordance with:

- (a) the *Corporations Act 2001*, including:
 - (i) giving a true and fair view of the company's financial position as at 30 June 2009 and of their performance for the year ended on that date; and
 - (ii) complying with Australian Accounting Standards (including the Australian Accounting Interpretations) and the Corporations Regulations 2001.
- (b) other mandatory professional reporting requirements

EVOLVE ACCOUNTING SOLUTIONS



Paul Best
Bendigo

Dated this 24th day of August 2009

Financial Statements

*BENDIGO BUSINESS COUNCIL
INCOME STATEMENT
FOR THE YEAR ENDED 30 JUNE 2009*

| | <i>Note</i> | <i>2009</i> \$ | <i>2008</i> \$ |
|------------------------------------|-------------|-------------------|-------------------|
| Revenue | (2) | 175,584 | 56,833 |
| Operational Expenses | (3) | (208,082) | (67,458) |
| Profit attributable to the Company | | <u>(32,498)</u> | <u>(10,625)</u> |

The accompanying notes form part of these financial statements

Financial Statements

*BENDIGO BUSINESS COUNCIL
BALANCE SHEET
AS AT 30 JUNE 2009*

| | <i>Note</i> | <i>2009</i> \$ | <i>2008</i> \$ |
|---------------------------------|-------------|-------------------|-------------------|
| <i>CURRENT ASSETS</i> | | | |
| Cash & Cash Equivalents | (4) | 12,630 | 2,989 |
| Trade & Other Receivables | (5) | 4,757 | 197 |
| <i>TOTAL ASSETS</i> | | <u>17,387</u> | <u>3,186</u> |
| <i>CURRENT LIABILITIES</i> | | | |
| Trade & Other Payables | (6) | 14,991 | 500 |
| <i>TOTAL LIABILITIES</i> | | <u>14,991</u> | <u>500</u> |
| <i>NET ASSETS</i> | | <u>2,396</u> | <u>2,686</u> |
| <i>EQUITY</i> | | | |
| Retained Earnings | | 2,396 | 2,686 |
| <i>TOTAL EQUITY</i> | | <u>2,396</u> | <u>2,686</u> |
| Commitments for Expenditure | (9) | | |
| Contingent Assets & Liabilities | (9) | | |

The accompanying notes form part of these financial statements

Financial Statements

*BENDIGO BUSINESS COUNCIL
STATEMENT OF CHANGES IN EQUITY
FOR THE YEAR ENDED 30 JUNE 2009*

| | <i>Retained Earnings</i> | <i>TOTAL</i> |
|------------------------------------|------------------------------|--------------|
| | <i>\$</i> | <i>\$</i> |
| Balance at 1 July 2007 | 13,311 | 13,311 |
| Profit attributable to the Company | (10,625) | (10,625) |
| | 2,686 | 2,686 |
| Balance at 30 June 2008 | | |
| Contributed Capital | 32,208 | 32,208 |
| Profit attributable to the Company | (32,498) | (32,498) |
| | 2,396 | 2,396 |
| Balance at 30 June 2009 | | |

The accompanying notes form part of these financial statements

Financial Statements

BENDIGO BUSINESS COUNCIL
CASH FLOW STATEMENT
AS AT 30 JUNE 2009

| | <i>Note</i> | 2009 | 2008 |
|---|-------------|-----------------|--------------|
| | | \$ | \$ |
| <i>CASH FLOW FROM OPERATING ACTIVITIES</i> | | | |
| Receipts From Grants and Members | | 176,571 | 69,519 |
| Payments to Suppliers & Contractors | | (206,805) | (67,158) |
| Interest Received | | 2,063 | 211 |
| Other Income | | - | 363 |
| Net GST Paid/(Refunded) to ATO | | 5,604 | (1,927) |
| | | <hr/> | <hr/> |
| <i>NET CASH PROVIDED BY OPERATING ACTIVITIES</i> | (8) | (22,567) | 1,008 |
| <i>CASH FLOW FROM FINANCING ACTIVITIES</i> | | | |
| Contributed Capital | | 32,208 | - |
| | | <hr/> | <hr/> |
| <i>NET CASH PROVIDED BY FINANCING ACTIVITIES</i> | | 32,208 | - |
| <i>NET INCREASE/(DECREASE) IN CASH HELD</i> | | 9,641 | 1,008 |
| <i>CASH AT BEGINNING OF YEAR</i> | | 2,989 | 1,981 |
| | | <hr/> | <hr/> |
| <i>CASH AT END OF YEAR</i> | (7) | 12,630 | 2,989 |

The accompanying notes form part of these financial statements

Financial Statements

BENDIGO BUSINESS COUNCIL
NOTES TO AND FORMING PART OF THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 JUNE 2009

1. STATEMENT OF SIGNIFICANT ACCOUNTING POLICIES

The financial report is a special purpose financial report that has been prepared in accordance with Australian Accounting Standards including Australian Accounting Interpretations, other authoritative pronouncements of the Australian Accounting Standards Board and the *Corporations Act 2001*.

The financial report for The Bendigo Business Council Ltd as an individual entity, incorporated and domiciled in Australia. The Bendigo Business Council is a Company Limited by Guarantee.

The following is a summary of the material accounting policies adopted by the company in the preparation of the financial report. The accounting policies have been consistently applied unless otherwise stated.

Basis of Preparation

The accounting policies set out below have been consistently applied to all years presented.

Reporting Basis Conventions

The financial report has been prepared on an accruals basis and is based on historical costs modified by the revaluation of selected non-current assets, financial assets and financial liabilities for which the fair value basis of accounting has been applied.

Accounting Policies

a) Rounding Of Amounts

All amounts shown in the Financial Statements are expressed to the nearest dollar.

b) Income Tax

No provision for income tax has been raised as the entity is exempt from income tax under Division 50 of the *Income Tax Assessment Act 1997*.

c) Trade and other receivables

Trade receivables, which generally have 30-90 day terms, are recognised and carried at original invoice amount less an allowance for any uncollectible amounts.

d) Cash and cash equivalents

Cash and cash equivalents include cash on hand, deposits held at call with banks, other short-term highly liquid investments with original maturities of three months or less, and bank overdrafts.

e) Goods and Services Tax (GST)

Revenues, expenses and assets are recognised net of the amount of GST, except where the amount of GST incurred is not recoverable from the Australian Taxation Office. In these circumstances, the GST is recognised as part of the cost of acquisition of the asset or as part of an item of expense. Receivables and payables in the balance sheet are shown inclusive of GST.

f) Revenue

Revenue is recognised to the extent that it is probable that the economic benefits will flow to the Company and revenue can be reliably measured.

Revenue from the sale of goods and services is recognised upon delivery of goods or services to customers.

Interest revenue is recognised on a proportional basis taking into account the interest rates applicable to the financial assets.

g) Comparative Figures

Where required by Accounting Standards comparative figures have been adjusted to conform with changes in presentation for the current financial year.

Financial Statements

*BENDIGO BUSINESS COUNCIL
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 JUNE 2009*

| | <i>Note</i> | <i>2009</i> | <i>2008</i> |
|---------------------------------------|-------------|----------------|---------------|
| | | \$ | \$ |
| 2. REVENUE | | | |
| Membership Fees | | 20,809 | 17,091 |
| Functions & Events | | 16,547 | 2,986 |
| Sponsorship | | 69,409 | 16,364 |
| Project Delivery Income | | 66,756 | 19,818 |
| Interest | | 2,063 | 211 |
| Other Income | | - | 363 |
| | | <u>175,584</u> | <u>56,833</u> |
| 3. OPERATIONAL EXPENSES | | | |
| Accounting & Audit Fees | | 161 | 2,072 |
| Administration | | 10,547 | - |
| Administration Wages | | 16,207 | - |
| Advertising and Promotions | | 4,348 | 374 |
| Bank Charges | | 80 | 57 |
| Executive Officer | | 72,964 | 61,455 |
| Functions & Events | | 22,682 | - |
| Insurance | | 339 | - |
| Meeting Expenses | | 419 | 1,693 |
| Project Delivery | | 67,764 | - |
| Recruitment | | 605 | - |
| Regulatory Fees | | 8,890 | - |
| Subscriptions | | 487 | 1,264 |
| Sundry | | 181 | 534 |
| Website | | 2,408 | 9 |
| | | <u>208,082</u> | <u>67,458</u> |
| 4. CASH & CASH EQUIVALENTS | | | |
| Cash at Bank | | 12,630 | 2,989 |
| | | <u>12,630</u> | <u>2,989</u> |

Financial Statements

BENDIGO BUSINESS COUNCIL
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 JUNE 2009

| | 2009 | 2008 |
|---|--------------|-------------|
| | \$ | \$ |
| 5. TRADE & OTHER RECEIVABLES | | |
| Trade Receivables | 3,381 | - |
| GST Receivable | 1,376 | 197 |
| | <u>4,757</u> | <u>197</u> |
| TOTAL RECEIVABLES | 4,757 | 197 |

6. TRADE & OTHER PAYABLES

| | | |
|-----------------------|---------------|------------|
| Trade Creditors | 14,991 | 500 |
| | <u>14,991</u> | <u>500</u> |
| TOTAL PAYABLES | 14,991 | 500 |

7. RECONCILIATION OF CASH

For the purpose of the Cash Flow Statement, Cash and Cash Equivalents comprise the following at 30 June 2009:

| | 2009 | 2008 |
|-------------------------|---------------|--------------|
| | \$ | \$ |
| Cash & Cash Equivalents | 12,630 | 2,989 |
| | <u>12,630</u> | <u>2,989</u> |
| TOTAL CASH | 12,630 | 2,989 |

8. RECONCILIATION FROM NET RESULT FOR PERIOD TO NET CASH FLOW FROM OPERATIONS

| | 2009 | 2008 |
|--|-----------------|--------------|
| | \$ | \$ |
| Net Result | (32,498) | (10,625) |
| (Increase)/Decrease in Trade & Other Receivables | (4,560) | 11,333 |
| Increase/(Decrease) in Trade & Other Payables | 14,491 | 300 |
| | <u>(22,567)</u> | <u>1,008</u> |
| NET CASH FLOWS FROM OPERATING ACTIVITIES | (22,567) | 1,008 |

9. COMMITMENTS AND CONTINGENCIES

Capital Commitments

As at the date of this report the company has not entered into any agreement for further capital expenditure.

Contingent Assets & Liabilities

At balance date, funding of \$30,000 from the Department of Innovation, Industry & Regional Development (DIIRD) was owing to the Company, subject to the completion of a grant acquittal.

There are no other known contingent assets or liabilities to the Bendigo Business Council Ltd as at the date of this report.

Financial Statements

BENDIGO BUSINESS COUNCIL
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 JUNE 2009

| | <i>2009</i> | <i>2008</i> |
|---|------------------------------------|-------------|
| | <i>\$</i> | <i>\$</i> |
| 10. DIRECTOR AND EXECUTIVE DISCLOSURES | | |
| (a) Directors' Remuneration | | |
| Income received or due and receivable by all directors of the company from the company and any related corporations | Nil | Nil |
| The names of the directors who held office during the financial year were: | | |
| Peter Dehnert | Rod Thomson | |
| Catherina Wallace (Resigned May 2009) | Bruce Baehnisch | |
| Derek de Vrieze (Appointed July 2008) | Margaret O'Rourke | |
| Robert Pascoe (Appointed July 2008) | Doug Buerger (Appointed July 2008) | |
| Paul Mac (Appointed July 2008) | | |

(b) Executive Officers Remuneration

Executive Officers remuneration is paid under normal commercial terms and conditions.

11. SEGMENT INFORMATION

The company's activities are the provision of assistance to the businesses of Bendigo, Victoria.

12. RELATED PARTY DISCLOSURE

(a) Director-Related Entities

There were no transactions with director-related entities.

13. EVENTS AFTER THE BALANCE SHEET DATE

No matters or circumstances have arisen since the end of the financial year which significantly affected or may significantly affect the operations of the company, the results of those operations, or the state of affairs of the company in subsequent financial years.

14. COMPANY DETAILS

The Registered Office of the Company is:

Bendigo Business Council Ltd
 18 Myers St
 Bendigo VIC 3550

The Principal Place of Business is:

Bendigo Business Council Ltd
 18 Myers St
 Bendigo VIC 3550



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***Our vision is for Bendigo to be the
Regional Business Capital of Australia***

