



## Branch of the Month

Staff at Acacia Ridge **Community Bank**® Branch were delighted to once again be awarded Branch of the Month for the Brisbane region. This is the third award for the branch, which is a fantastic result and one that the team is very proud of. In 2012, staff helped to build a sound and profitable banking business, based on the principle of engaging with our customers, partners and the community. These results are only possible thanks to the efforts of the shareholders, Board, branch team and the community.



## Message from the Board



The Board is pleased to announce the appointment of myself, Linda Beaumont, at its January meeting as Chairman. I replace Vicki Maguire who had been Chairman since the

inception of the **Community Bank**® branch and had provided the inspiration, motivation and vision to see the successful operation it is today.

Vicki will remain on the Board, as Deputy Chairman and serving on various committees.

Acacia Ridge **Community Bank**® Branch celebrated its 7th birthday in November and we are pleased to be producing solid profits which we are making available for the benefit of our community. This is made possible by those who bank with us so that the profits made in our community stay in our community.

**Community Bank**® branches across Australia are committed to building stronger communities. Many **Community Bank**® branches have been able to leverage their contributions by joining with Council, State and Commonwealth funds to produce

significant outcomes such as community centres and sports complexes.

Our children and our youth are our future and it is important that we help build a stronger community for youth, health, education, the environment, the arts and lots more. In the past year, we have given more than \$55,000 to organisations such as schools, sporting clubs and other organisations in our community.

During this year, Acacia Ridge **Community Bank**® Branch will be hosting a Community Forum to identify meaningful projects which will benefit our community. So, let's start having conversations about the needs of Acacia Ridge and how these needs can be met. Please accept our invitation when it arrives to attend our Community Forum and have your say in building a better, healthier, safer and smarter Acacia Ridge.

I encourage you to call into our branch and have our Branch Manager, Bettina Lumsden and her team assist you with your banking needs. Together we can make a difference in our community.

**Linda Beaumont**  
Chairman

# In your community

## St Thomas More College

On the 6 July 2012 the teaching staff at St. Thomas More College were presented with the “Perks for Works” package at their Personal Development Day at the University of Queensland Springfield Campus. The package includes a range of special offers on the bank’s products and services. “Works for Perks” not only benefit the staff with these special offers, but the community benefits as well as the more the community banks with Acacia Ridge **Community Bank**® Branch, the more we can give back to the community in sponsorships.



## Watson Road State School

Whether it’s for the latest craze in computer games, a new bike or just for a rainy day, we all know it’s never too early for our kids to start learning about the benefits of budgeting and saving.

That’s why we delivered The Money Education Program to the Year 2 and 3 students at Watson Road State School. The Money Education Program is a fun, educational program that combines fun with new information and experiences – the perfect way for children to learn.

The program is a valuable tool that educates students in banking, from where it began to learning how to budget and save. A barbecue was provided by the branch for all students and teachers of the school and we were ably assisted by The Inala PCYC. A colouring competition was held with the winners announced at the School Parade in August 2012. This program was followed up with “Too Cool for Primary School” for the Year 6 and 7 students.

## Robertson Gymnastics

The annual sponsorship of \$10,000 to Robertsons Gymnastics was used to fund new equipment, specifically a power tumbling rod floor which is one of its kind in south Brisbane. This 25 metre rod floor is to be used in tumbling classes, community classes and for competitions based at Robertson Gymnastics Club and will allow a greater participation rate in tumbling and the development of an international standard training environment for gymnasts.

To further raise funds for equipment and improve facilities, Robertsons Gymnastics also held the Winter Spectacular 2012 in July where we saw some awesome gymnastic displays with club members, elite athletes and Robertson Gymnastics Dance all performing from the club. Loads of entertainment were provided including raffles, jumping castle, show bags and fairy floss. Refreshments were also available including a BBQ, sweets and cakes, drinks and a tea and coffee stall. It was a great day out shared with family and friends and enjoyed by all.

## Our Lady of Lourdes Catholic Primary School Sunnybank

On 26 August 2012 Our Lady of Lourdes Catholic Primary School at Sunnybank celebrated its 60<sup>th</sup> anniversary at their school fete. The fete, at which the **Community Bank**® branch was a Gold sponsor, included many fun attractions such as arts and craft, books, tombola, cake stall and trash n’ treasure. There was also a café, BBQ, rides, sideshow alley and an animal farm.

With more than 2,000 people attending the fete, there was plenty of entertainment provided by the school including rhythmic dance, school band and the school choir. The fete was a fun day out for all.



## Inala PCYC

The sponsorship of a bus to the PCYC to help support the newly launched Positive Behaviour Project has been a tremendous asset to the PCYC and to the community. The project provides primary school children to get involved in three fantastic programs to help further their development which is run by Police Liaison Officers. The program includes "Team Up" which is designed to develop core life and leadership skills and uses experiential teaching methods to help further the children's development. Other worthy programs include "Hit Like a Girl" which focuses on teaching young women self defence and to help build their self esteem and "The Duke of Edinburgh Award" which is an international award open to all students over 11 years old who demonstrate being valuable members of the community. All of these programs encourage the youth of our community to learn and develop important skills.



## Sponsorship Recipients Function

Following the Annual General Meeting which was held on 23 November 2012, the Board held a function for the sponsorship recipients for the year. The event showcased not only how the branch has assisted with various community organisations during the year but an opportunity for the representatives of the community organisations to tell their story and how the **Community Bank**<sup>®</sup> branch sponsorship has assisted them. It was also a great networking opportunity for all who attended and to get to know other like-minded community organisations.



## Community Forum

A community forum will be held during 2013 to give the community the opportunity to discuss future community projects that could be undertaken with the aid of funds generated by Acacia Ridge **Community Bank**<sup>®</sup> Branch. Community Forums have become increasingly popular amongst **Community Bank**<sup>®</sup> branches in Queensland and nationwide. A Community Forum can help identify projects that are small, large, one off or ongoing and may also be carried out in collaboration with other groups or government at any level. Further information will be provided in the New Year so watch this space.



Watch the Bendigo Bank story at [www.bendigobank.com.au/snapshots](http://www.bendigobank.com.au/snapshots)

## Youngcare

Staff member Andrea Howard is a dedicated volunteer of Youngcare, an association which looks after young Australians living with high care needs. As a volunteer, Andrea has had the opportunity to be involved in Oktoberfest, assist with fundraising for the Simpson Desert trekkers and help out at charity auctions. Andrea has met a lot of other Youngcare supporters who are committed to helping those in need. Andrea knows very well how important the work of Youngcare is as she has had people close to her that have been affected by a lack of care options in Australia, so this is something very close to her heart. We commend Andrea on her important volunteer role in the community.



## Financial Planning



Paul Crowley is our Bendigo Financial Planner and has been working in the financial services industry for more than 20 years. He is committed to providing a valuable and consistent offering by developing up-to-date and appropriate strategies to optimise his clients' financial and personal wellbeing.

"As a financial planner, I am committed to earning the trust of my clients and delivering excellent service with up-to-date strategies to improve their financial and personal wellbeing," Paul said.

Paul provides expert financial advice to clients with a range of needs, from raising a family to retiring comfortably, and is motivated to ensure that they are on the right path to improving their financial and personal well-being. He develops strategies to help save his clients from paying unnecessary tax, reduce their home loan faster, and maximise their superannuation amount for retirement.

Outside of work, Paul enjoys running, cycling and volunteers for the Red Cross.

If you would like to arrange a free no obligation interview, contact the Acacia Ridge **Community Bank**<sup>®</sup> Branch or Paul direct on 0448 105 142 or by email [paul.crowley@bendigobank.com.au](mailto:paul.crowley@bendigobank.com.au)

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**Personalising your Bendigo Bank Credit, Debit or EasyMoney card is simple.**

The Personalise My Card service allows you to upload your very own image – or choose one from our online image gallery. Visit

[www.bendigobank.com.au/myphotomycard](http://www.bendigobank.com.au/myphotomycard)

Bendigo and Adelaide Bank Limited  
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# Helping you plan your financial future

**At Bendigo Financial Planning, we work with you to help identify your goals and assist in implementing achievable, understandable and cost-effective ways to achieve them.**

Drop into your nearest branch at 28 Elizabeth Street, Acacia Ridge or phone 07 3255 6773 to arrange an appointment with Paul Crowley and take the next step towards reaching your financial goals.

Financial planning services are provided by Bendigo Financial Planning Limited ABN 81 087 585 073 AFSL 237898. 120 Harbour Esplanade, Docklands VIC 3008. A member of the Bendigo and Adelaide Bank Group ABN 11 068 049 178 AFSL 237879 [www.bendigobank.com.au](http://www.bendigobank.com.au). BFP28 (177823\_v1) (4/02/2013)

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Acacia Ridge **Community Bank**<sup>®</sup> Branch



Bendigo and Adelaide Bank Limited, The Bendigo Centre, Bendigo VIC 3550. ABN 11 068 049 178. AFSL 237879. (BMPNL0527) (01/13)

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Opening hours:  
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