



Chairman's report.

Celebrating 10 years in the community



It gives me great pleasure to welcome you to our special 10th Birthday edition of our newsletter.

It has been my privilege to have been part of our **Community Bank**[®] branch from the very beginning. The process started with the feasibility study, followed by the pledging

stage, then the raising of funds through selling \$1 shares to our community and then culminating in the celebration of our launch date on 23 November 2005. It was an enormous boost to the Acacia Ridge community, being able to open our own bank after all other banks had left the Elizabeth St Shopping Centre.

The initial few years of our branch's history saw steady progress. One of our first initiatives was the YMCA Breakfast Club which started in 2008 and continues today to provide a nutritious start to the day for the children of busy working families.

Through the fine efforts of successful Branch Managers, Bettina Lumsden and her predecessor, Scott Northfield, and their staff, the **Community Bank**[®] branch business grew to a level where we were able to pay a return to the shareholders. In 2010, our first dividend of 4c per share was paid with a dividend paid every year since. Last year an 8c, fully franked dividend was paid.

I thank my fellow Board members, past and present, particularly Vicki Maguire, Linda Beaumont and Mark Ledwidge who have also been involved from the very beginning. Earle Johnston, our deputy-Chairman is in his 7th year with Amanda Harward and Jane Carlisle joining the Board in recent years. I acknowledge the time and the commitment of all our Directors and it is rewarding for the Board to be able to see the benefits provided to our community by our **Community Bank**[®] branch.

I also acknowledge the support and assistance of our franchise partner, Bendigo and Adelaide Bank Ltd. They have provided the experience, systems and support to both the branch and

the Board. Full banking services and products have been returned to many communities throughout Australia, thanks to Bendigo Bank's **Community Bank**[®] model.

Finally and most importantly, I thank all the shareholders and customers of our **Community Bank**[®] branch. Without you we would not have been able to return over \$600,000 to our community and that figure continues to grow. Our continued success relies on funds generated through banking.

Acacia Ridge, I urge you to bank with our **Community Bank**[®] branch and help make a difference in our community. Our Branch Manager, Mark Coxhead and his staff are ready to assist you with a full range of banking products and services.

Join us in celebrating a wonderful first 10 years of Acacia Ridge **Community Bank**[®] Branch by attending the community event detailed in this newsletter.

Peter Henderson
Chairman



Acacia Ridge Financial Services Limited 28 Elizabeth Street, Acacia Ridge QLD 4110 ABN 73 116 060 916

Directors: Peter Henderson (Chairman), Linda Beaumont, Vicki Maguire, Mark Ledwidge, Earle Johnston, Amanda Harward and Jane Carlisle.

Message from first Chair Vicki Maguire.



Ten years on and as I take a trip down memory lane, I recall the hard work of many dedicated people from the community who shared my dream of opening our own **Community Bank**[®] branch. The various stages of the campaign brought us one step closer to realising the dream which we knew would bring so many

benefits to the Acacia Ridge community.

The establishment of the Acacia Ridge **Community Bank**[®] Branch in 2005 has underpinned the viability of the Elizabeth Street Shopping Centre and our community. Over the past 10 years, the branch has continued to ensure the prosperity of the shopping centre and met the needs of our community, by providing banking services and returning profits to the community and shareholders. It has been a pleasure and privilege to be a part of it and I look forward to the benefits the **Community Bank**[®] branch will bring in the future.



Come and celebrate our 10th Birthday.

You're invited.

In conjunction with the Omega International Church Christmas Carols we would like to invite you to attend the celebrations.

There will be entertainment by local schools, giveaway bags, birthday cake, special visit by our mascot Piggy and your chance to win a \$500 Bendigo Bank Account!

When 5.30pm on Wednesday 2 December 2015

Where The back car park, Elizabeth Street Shopping Centre, Acacia Ridge.

We hope to see you there.



Acacia Ridge **Community Bank**[®] Branch

Branch Manager's report.



Welcome to the 10th Birthday edition of our **Community Bank**[®] branch newsletter.

What a fantastic milestone we are about to celebrate! In just 10 short years we have gone from the idea of starting up a **Community Bank**[®] branch in Acacia Ridge to returning banking services to Acacia Ridge with the full service

branch we have here today.

A financial institution in a shopping centre is vital to the centre's success and viability. Along with businesses such as chemists and post offices, a bank helps bring back customers to the shopping centre for their everyday shopping needs which in turn can increase patronage to other businesses in the centre. A successful shopping centre also provides the local residents with a hub for their shopping needs.

None of this would have been possible without the dedicated support and commitment of our community, especially the steering committee that got the ball rolling, our Board of volunteer Directors, our shareholders, our customers and of course our dedicated branch staff.

Over the past 10 years we have seen our business grow from humble beginnings in 2005 with total footings of \$17 million, by 2010 our footings had grown to \$57 million and here we are now in 2015 with current footings of \$77 million.

The more our business grows, the more we're able to give back to our local community and shareholders in the form of grants, donations and sponsorships to worthy recipients in our local community, along with dividends to our shareholders.

To continue our business growth, and therefore our ability to return more funds back to our local community, I encourage you all to call into our branch and have a chat with either myself or my friendly team of Sandy, Ang and Di as to how we can help you with all your banking needs.

We are a full service bank, offering a complete range of financial products from everyday Savings Accounts, Credit Cards, Personal Loans and Home Loans, through to all your business banking products, including Trade Finance, Foreign Exchange and Leasing, along with Financial Planning and Insurance products.

The more people we can help with their financial needs results in us being able to contribute more back to our local community.

On a final note, on behalf of the staff here at the Acacia Ridge **Community Bank**[®] Branch, I would like to thank you for your continued support of your **Community Bank**[®] branch the Acacia Ridge **Community Bank**[®] Branch.

Mark Coxhead
Branch Manager



Milestone community partnership.

The opening of Acacia Ridge **Community Bank**[®] Branch not only resulted in a return of banking services to the community but with the funds generated from banking business, it enabled benefits to flow for many important projects and sponsorships within our community. This includes support for youth, sport, disadvantaged, events, education and much more. The three milestone community partnerships support sport, education and families.

The YMCA Breakfast Club was our first sponsorship and continues to provide support to local families and gives our youngsters the best start for the day, a nutritious breakfast. The partnership with Australian Futsal Association supports women's sport and is one of the fastest growing sports nationally. The long term sponsorship has enabled the club to be represented internationally and nationally, with sponsorship of the National Women's Championship and uniforms for the Australian team for the four Nations Futsal tournament and World Cup. The Association has also been equipped with a Defibrillator Unit.

Our **Community Bank**[®] branch supports education and providing a bus for students at St Thomas More College has enabled many students to have access to a wider choice of career path and it is great to see it is producing good results. Here is a message from our community partners on what the support from the **Community Bank**[®] branch has meant to their organisation.

YMCA Acacia Ridge

"The breakfast club, sponsored solely by Acacia Ridge **Community Bank**[®] Branch has now been operating for seven years and in that time a minimum of 51,100 breakfasts have been served which is an average of 7,300 breakfasts per year.



Tarsha Scotts, Centre Manager – YMCA Acacia Ridge.

Some of the obvious and immediate benefits for the children are increased brainpower, concentration and energy levels, happy and equitable children and support for families in the mornings with their ever-increasing work load."

We have been delighted to have the financial support from Acacia Ridge **Community Bank**[®] Branch for the past seven years and would hope to continue to work for the benefit of the Acacia Ridge community well into the future."

St. Thomas More College



Peter Elmore, Principal, with students – St. Thomas More College.

"The College prides itself on offering students multiple study pathways, including Vocational Education and Training (VET) opportunities. In offering VET pathways, students are able to attend TAFE and undertake training which prepares them for the workforce post-secondary school. Acacia Ridge **Community Bank**[®] Branch has assisted Year 11 and

12 students attend TAFE on a weekly basis through sponsoring the College bus that transports them to and from the TAFE campus. On behalf of all members of the College community, I wish Acacia Ridge **Community Bank**[®] Branch a Happy 10th Birthday and sincerely thank them for the positive contributions they provide to their local community."

Australian Futsal Association



Ian West with club players.

"The Australian Futsal Association is very grateful for the continued support of Acacia Ridge **Community Bank**[®] Branch. The financial support received for our Women's Team, amongst other initiatives, has allowed them to compete in China in the World Cup finals and reaching the semi-finals. The branch has also provided life-saving defibrillators, which is a tremendous asset to the club. As a club, we can see the direct benefits to the community that banking with the branch achieves. "

Move to a local bank.

Become an Acacia Ridge **Community Bank**[®] Branch customer today and you'll have access to great banking products and enjoy premium customer service.

- Business Solutions
- Credit Cards
- Farm Finance Solutions
- Financial Planning
- Home Loans
- Insurance
- Investments
- Not-For Profit Organisations
- Personal Accounts
- Superannuation

Plus, as part of our passionate commitment to our local communities, at Acacia Ridge **Community Bank**[®] Branch we've contributed \$600,000 directly back into local projects and initiatives.

Drop into your nearest branch at 28 Elizabeth Street, Acacia Ridge or phone 3255 6773 to find out more.



Acacia Ridge **Community Bank**[®] Branch

All lending products are subject to the Bank's normal lending criteria. Terms, conditions, fees and charges apply and may be varied at any time. Bendigo and Adelaide Bank Limited, ABN 11 068 049 178 AFSL/Australian Credit Licence 237879. (S53285) (09/15)

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Win a \$500 Bendigo Bank Account.

Complete this entry form and drop into the box at the Acacia Ridge branch or at the 10th Birthday celebrations.

Name: _____

Address: _____

Contact Number: _____

Email: _____

Would you like information on products and services?

YES NO

I wish to receive email correspondence from Acacia Ridge Community Financial Services Limited which proudly operates Acacia Ridge **Community Bank**[®] Branch of Bendigo Bank.

YES NO

Terms and conditions: Instructions on how to enter form part of these Terms and Conditions. If there is any conflict between these Terms and Conditions and any other material then these Terms and Conditions will override. The promoter is Acacia Ridge Financial Services Limited. Competition entries open at 9.00am on 2/11/15 and will close at 7pm on 2/12/15, with no entries being accepted after this date. There will be one winner drawn at the branch's 10th Birthday celebration on 2/12/15 at 7pm, the prize winner receiving a Bendigo Bank \$500 savings account. Bendigo Bank's decision is final and no correspondence will be entered into. For more information contact Acacia Ridge Community Bank[®] Branch, Shop 5 Elizabeth Street Shopping Centre, 11-28 Elizabeth Street Acacia Ridge or phone (07) 3255 6773. Bendigo and Adelaide Bank Limited, The Bendigo Centre, Bendigo, VIC 3550. ABN 11 068 049 178. AFSL 237879.

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\$600,000

in community contributions

Bendigo and Adelaide Bank Limited. ABN 11 068 049 178. AFSL 237879. S42951-7 (212459_v1) (28/04/2014)

Made possible by the customers of Acacia Ridge **Community Bank**[®] Branch

So make a difference - to your own banking and to your community.

Drop into your nearest branch at 28 Elizabeth Street, Acacia Ridge or phone 3255 6773.

Acacia Ridge **Community Bank**[®] Branch



Acacia Ridge Community Bank[®] Branch

28 Elizabeth Street, Acacia Ridge QLD 4110 Phone: (07) 3255 6773

Opening hours: Monday to Friday 9.00am – 5.00pm and Saturday mornings 9.00am – 12 noon

Website: www.bendigobank.com.au/acacia-ridge

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