



Agnes Water / 1770 **Community Bank**[®] Branch Newsletter August 2011

Branch Manager's report

After joining Agnes Water / 1770 **Community Bank**[®] Branch as the Branch Manager effective 21 March 2011, I have been blown away by the friendly nature of the locals and the high level of support from the branch staff, Board members and many of the share holders. On behalf of my wife Michelle and myself, I would like to thank everyone for welcoming us to this amazing place called Agnes Water and making the transition that much easier.

The last twelve months have seen the **Community Bank**[®] branch deal with a number of challenges. The Christmas rains had a devastating effect on local business and the region in general, this combined with the lingering effects of the GFC and changes in staffing have all combined to make it a difficult year all round. Despite the difficult times, our branch has continued to grow, more importantly, continue to give back to the local community and district.

In late 2010 a public forum was held to get feed back from the community as to how they would like Agnes Water / 1770 **Community Bank**[®] Branch to contribute back to the local community. The ideas and suggestions coming from that meeting where varied and reflected the communities wishes and wants, for example, public walk ways, swimming pool, driver education, sporting and cultural facilities and events etc.

Our web site continues to be a priority and is expected to be completed by 30 September 2011 (www.bendigobank.com.au/agneswater), when completed you will be able to view newsletters, details of banking services, annual reports, details on staff and Board members, details on trading **Community Bank**[®] shares and a whole lot more. Most people coming into town will have seen the updated Agnes Water / 1770 **Community Bank**[®] Branch billboard. Any ongoing feed back or suggestions on the forum, web site or any other banking/community project is always welcome and we encourage everyone to call in and see us at the branch to discuss how we can help.

The year saw Agnes Water / 1770 **Community Bank**[®] Branch support a number of local community groups and projects with \$28,000 in sponsorships and donations given back to date. In addition to the dollars given back to the community, I would also like to thank the staff and Board members for the many hours contributed back to community events and various fund raisers.

In June 2011 we held the first Director's Forum held by a **Community Bank**[®] branch anywhere in Australia. The purpose was to boost the number of Directors on the Agnes Water / 1770 **Community Bank**[®] Branch Board. The forum was a huge success with a very impressive turn out and a number of new people expected to join the Board before the next AGM in November 2011.

In terms of the Agnes Water / 1770 **Community Bank**[®] Branch's performance for the 2010/2011 year, growth for the first nine months was slow possibly a reflection of the local economy, the floods, and the flow on effect. Encouragingly the last three months of the financial year saw a return to growth and increased activity with 10.5% growth for the quarter. With increased support from the community and a greater understanding of how the Agnes Water / 1770 **Community Bank**[®] Branch is able to give back to the community, it is expected that the next twelve months will see the growth trend continue.

In closing I would like to thank the staff and Board members for their continued support and efforts. I would also like to thank the community for supporting the Agnes Water / 1770 **Community Bank**[®] Branch, and encourage everyone to call in to the branch and find out how we can all contribute to building an ongoing financial legacy for the whole district.

Mark Mooney
Branch Manager

Sponsorship update

The last twelve months have seen a number of sponsorships and grants given back to the local community with the following being a few of the clubs and organizations benefiting–

- Agnes Water SLSC received \$5,454 to assist with the purchase of a purpose built trailer to carry vital equipment from the club house to the beach.
- Captain Cook Lions received \$300 to assist with a community event.
- Agnes Water Triathlon & Aquathon received \$300 to assist with event costs and prizes.
- Agnes Water / 1770 Little Athletics received \$3,000 to purchase high jump mats to help keep the kids safe when competing & training.
- 1770 Festival & Art show received \$1,000 to assist with costs plus \$200 for the “People’s Choice” award at the art show.
- Agnes Water / 1770 Bowls Club received \$2,000 to assist with putting on their annual bowl tournament.
- Local ambulance service received \$2,200 for new equipment.
- Rural Fire Service received an initial donation of \$1,000 in June 2010 to assist with the purchase of an education trailer for Central Queensland; this is an ongoing fund raising promotion, as at 20 July 2010 the amount is just over \$2,000.
- Local 1770 Dragon Boat Club received a grant of \$6,000 to assist with the purchase of a new boat.

Application for sponsorship can be found at the branch’s web page www.bendigobank.com.au/agneswater

Giving back is what the **Community Bank®** concept is all about. To our staff, Company Board members, shareholders and most importantly – our customers, we thank you for your support and continued business, without which, contribution like those above would not be possible.



Third birthday celebrations



On Tuesday 5 July 2011, Agnes Water / 1770 **Community Bank®** Branch celebrated its third birthday.

Staff member, Dianne Nelson cooked a batch of amazing cupcakes which were enjoyed by customers, staff and Company Board members. With the **Community Bank®** branch now well and truly entrenched in the local community, we enter our fourth year with increasing enthusiasm and commitment to continue to spread the word about the **Community Bank®** concept and the financial legacy which is being built for the Agnes Water /1770 community and local District. Special thanks to all our customers, shareholders, Directors and staff who have continued to support our branch through what has been a difficult year.

Jump for Bendigo Day

April 2011 saw the local Little Athletics club put on a “Jump for Bendigo” day to celebrate Agnes Water / 1770 **Community Bank**® Branch donating \$3,000 to help purchase high jump mats for the club. These mats are critical to the safety of the children and have allowed the club to extend the number of sporting events available. A great morning was had with about thirty families enjoying the various races and other activities, followed by a BBQ. Piggy made an appearance and even took part in several races.



Community Bank® network returns \$50 million

The **Community Bank**® network has celebrated a significant milestone, with the return of more than \$50 million to support local community groups and projects right across Australia.

This milestone follows the **Community Bank**® network returning more than \$40 million to local communities in May last year, which further strengthens the importance of the **Community Bank**® network as an alternative source of funding for local community initiatives.

Since its inception in 1998, more than 270 **Community Bank**® branches have been opened in partnership with 1,680 volunteer Directors and more than 66,100 local shareholders, dedicated to delivering better outcomes to their local communities.

The network now has almost 844,300 accounts and boasts a total banking book of \$18.4 billion. These statistics show the strength of the **Community Bank**® model, but there are thousands of examples of how **Community Bank**® branches make a real difference to the lives of local people.

Whether it's building a sporting complex or medical centre, sponsoring a footy club or even buying sports bags for a local primary school, **Community Bank**® branches help to improve hundreds of local communities. And then there's the contribution to the community through employment and daily local spend; put this together, and you have a very significant contribution to local prosperity.

Although this milestone has been achieved thanks to the **Community Bank**® network, the effort of every Bendigo and Adelaide Bank department and staff member has contributed to this success.

Thank you for your commitment to the **Community Bank**® network, and together we will celebrate its future success for years to come.

Regards,

Russell Jenkins
Executive, Customer and Community

State Conference

In March this year, the Queensland **Community Bank**® State Conference was held at Noosa. Agnes Water / 1770 **Community Bank**® Branch was represented by Branch Manager Mark Mooney. More than 200 delegates attended the conference, which was held over three days. The conference highlights included speeches from **Community Bank**® branches and a number of prominent Bendigo Bank representatives. The conference emphasized Bendigo Bank as the number one banking brand for customer satisfaction and advocacy. Another highlight was the fact that in 1998 Bendigo Bank had 74 branches Australia wide and today we have 457 branches, 2,037 ATMs and 100 agencies. A quote by Bendigo and Adelaide Bank's Managing Director, Mike Hirst, summed up the bank's position. "Shareholders in Bendigo and Adelaide Bank have reason to be positive for the future. There is a sustainable bank with a simple low risk business model that will continue to focus on meeting the needs of the customers, partners and communities that it serves."

1770 Festival & Art Show

Agnes Water / 1770 **Community Bank**[®] Branch was once again proud to be part of and sponsor this great event with a \$1,000 donation. Record crowds were on hand all weekend and the weather gods were kind. The event started off with the parade which wound its way down to the foreshore. Piggy was on hand to make sure nobody got lost and greet all the kids and handout lollies, balloons and what ever else he could find. Earlier in the week, the annual Art Show was held at the local school. The quality of the art work was very high and proved to be a winner with the locals. Agnes Water / 1770 **Community Bank**[®] Branch donated \$200 to the "Peoples Choice" award which was won by a young local artist. A great festival/show, well done to everyone involved.



So far we've given \$28,000 back to the local community.

At Agnes Water/1770 **Community Bank**[®] Branch we're just as concerned with Agnes Water's future as our own. That's why we return a portion of our profits back to the local community.

So far we've contributed \$28,000 to our local community via grants and sponsorships. And it won't stop there either.

So why not bank locally and help us build a better community. Visit the branch at Shop 17 Endeavour Plaza, Agnes Water.

 **Bendigo Bank**
community



Bendigo and Adelaide Bank Limited, ABN 11 068 049 178, AFSL 237879. (138178_v2) (5/08/2011)

Agnes Water **Community Bank**[®] Branch

Agnes Water/1770 **Community Bank**[®] Branch,
Shop 17, Endeavour Plaza Shopping Centre,
Agnes Water QLD 4677
Phone: 4974 7080
Website: www.bendigobank.com.au/agneswater
Opening hours: Monday to Friday 9.00am – 5.00pm
and Saturday mornings 9.00am – 12 noon

Agnes Water/1770 Community Enterprises Pty Limited
Shop 17, Endeavour Plaza Shopping Centre,
Agnes Water QLD 4677
ABN: 46 123 046 677
Chairman: Glen Smart.
Directors:
Julia Cook (Secretary), Eddie Thomson (Treasurer),
Susannah Plumridge, Matt Burnett.