

Chairman's report



About 80 shareholders attended our dinner at Chifley's Resort on 28 June. This was a great opportunity to hear first hand from our staff and Board and Bendigo Bank staff.

Our first Alice Springs **Community Bank®** Branch Forum was held on 28 August, at Braitling School. We had a wonderful turnout, with more than 44 attendees and it was a great opportunity for the

community to contribute towards the development of the region and discuss how to create a sustainable future for the area.

It was great to see so many residents come out and give their support and ideas to the forum and from this we are working towards more than just sponsorship but a range of projects within the community.



The evening was a huge success with many projects identified and everyone was passionate about the plans put forward. We are looking forward to monitoring the progress of these projects.

The top seven projects that were voted on at the forum included:

- Youth
- Child Care
- Schools
- Aged Care
- Multicultural

We will hold Community Forums each year and we hope for continuing community engagement.

At this year's AGM we welcomed seven new members onto our Board of Directors:

Rachel Hull John Childs Alice de Brenni Jocelyn Davies Bridget May Steven Marshall Dalton Dupuy

This brings our current Board membership to nine.

It was also resolved to increase our maximum number of Board Directors from 10 to 12. If any shareholders are keen to learn more about being on the Board please contact us through the branch.

We are more than delighted to welcome our new Business Banker, Jason Reid, to our staff team who commenced on Monday 14 November. Jason has a Bachelor of Business, Accountancy and is permanently based at our **Community Bank®** branch. Previously we have been relying on Roger Ind from Darwin for business banking services and we thank him for all the great work done for us.

Noel Thomas Chairman

STOP PRESS!

Just before going to press, at our last Director's meeting, the Directors voted unanimously to appoint Bridget May to the Chairman's position and Noel Thomas to Vice Chairman.

This follows Noel's advice to us that he and his wife Wendy are about take a well-deserved break overseas for a major part of 2012. The Board thanks Noel for his tremendous efforts and tireless work over the past five years for your commitment to the Alice Springs **Community Bank®** Branch. We wish Noel and Wendy well and look forward to hearing about their travels.

The Board also thanks Bridget for stepping up to the Chairman's role and look forward to her leadership for our growth in 2012.





Welcome to our Christmas newsletter



How time flies! It has already been twelve months since I started here at Alice Springs **Community Bank®** Branch. Our business development and community engagement activities have strengthened over the last 12 months and continue to grow.

Some of the activities and partnerships we have engaged include:

- · Red Hot Arts-Alice Desert Festival
- Tourism Central Australia
- · Braitling Primary School
- Sadadeen Primary School
- Central Australian Drag Racing Association
- · Alice Springs Go-kart Club
- Lions Camel Cup
- Old Timers Fete

We passed our fourth anniversary in August and we have now helped more than 1,850 customers open accounts. We continue to foster strong relationships with our community and customers which in turn will help with our commitment to return profits back to locally identified projects in Alice Springs.

We welcome two new members to our team, Daniel Johnson, Customer Service Supervisor and Jason Reid, Business Banking Manager. I encourage you to come in and introduce yourself to both Jason and Daniel.

Bringing your banking to Alice Springs **Community Bank®** Branch has never been easier! Whether it's transferring your salary into your new account or changing your monthly periodic payments, our staff will take care of it all and help you make your banking change-over a smooth process.

Everyone needs banking services. Why not bank with your local **Community Bank®** Branch? Progressively, the Company you own will grow and will enable increasing contributions support and maintain projects within our district. This can only happen if our business continues to grow and it is up to you to transfer all your banking and encourage others to bank with us too.

Rachel Harding Branch Manager

2011 Camel Cup

Recently Alice Springs **Community Bank®** Branch staff and Directors were pleased to be involved with the 2011 Camel Cup run by the Lions Club of Alice Springs on 9 July. As the advertising said, camels are temperamental, terribly unpredictable but very entertaining!

The **Community Bank®** branch supported the annual event by offering a \$2,000 corporate marquee sponsorship. The staff and Directors invited 25 guests to join them for the day to enjoy the

annual spectacle of camel racing. The **Community Bank®** marquee, banner and flags were on display throughout the event and the **Community Bank®** branch was included as a sponsor in the program. Branch staff distributed marketing material to corporate sponsors and stallholders during the day.

Supporting the local service clubs is an important aspect of sponsorship for Alice Springs **Community Bank®** Branch and we look forward to continuing this partnership in the future.

Tahnee Brown at 2011 Camel Cup.

Fundraising easier thanks to **Community Bank**® branch

Alice Springs **Community Bank®** Branch has launched a new service, CommunityPOS™, allowing local community group customers to borrow an EFTPOS terminal to take card payments at fundraising events.

Providing they are Bendigo Bank customers, local community groups are able to apply for temporary access to the EFTPOS terminal from the **Community Bank®** branch when holding a fundraising or charitable event.

Branch Manager, Rachel Harding said Community POS^{TM} is a quick, and free solution for community groups to accept real-time card payments on the day of their event.

"We would expect this would be a fantastic opportunity for schools, sports clubs and community organisations to use the service on registration days, membership drives or school fetes, for example," Ms Harding said.

"The introduction of this service has been in response to a clear need from community organisations that bank with us – organisations that rarely have the money to pay for an EFTPOS terminal year round.

Under the service, the EFTPOS terminal is borrowed for the time that the community event is held; and once it's over, the branch calculates the value of the card transactions processed, and pays them directly into the group's nominated Bendigo Bank account.

"We are really excited to be able to offer this service as a part of our reinvestment in our local community," Alice Springs **Community Bank**® Company Chairman, Bridget May, said.

"Although the service is available exclusively to Bendigo Bank customers, we encourage community groups who don't bank with us to drop into the branch and see what we can offer you," Ms May said.

"Just like any bank, **Community Bank®** branches offer a full range of banking and financial services, from everyday savings accounts to business banking and financial planning," she said.

If your community group is interested in utilising CommunityPOS $^{\text{TM}}$, please call in to the branch or contact Rachel Harding on 8952 7517 to discuss.

Community Bank® network snap shot

As at 30 September 2011 the $\textbf{Community Bank} \ensuremath{\text{@}}$ branch network had achieved:

Community Bank® branches	280
Donations to local groups and projects	\$66.69 million
Volume footings	\$20.17 billion
Shareholders	68,179
Dividends paid to shareholders	\$18.43 million
Community Bank® branch staff	1,459
Community Bank® branch directors	1,786
Community Bank® branch accounts	882,438





Director profile - Rachel Hull



I moved to the Northern Territory in 1985 and spent 18 years in Darwin raising a family and working in administrative roles. I transferred to Yulara in 2002 to manage a car rental company, then came with my partner to Alice Springs in 2005.

I am now busy in another administrative role! I believe there is so much value in the concept of the

Community Bank® model and I joined the board of directors as I see this a great opportunity to contribute to the local community.

Thank you to Raelene Beale

Since our last newsletter, one of our original directors, Raelene Beale, has stepped down.

Raelene was one the of the community members who met in 2006 with the aim of bringing a **Community Bank**® branch to Alice Springs.

As part of the Steering Committee, Raelene spent many hours promoting the **Community Bank®** concept and seeking pledges from Alice Springs residents.

Raelene was the inaugural Chairman of Alice Springs Community Financial Services Limited until 2010 and remained a Director until April 2011. Although Raelene has resigned from the Board, she is still an avid devotee of the **Community Bank**® concept and encourages you to support your Company.

Thank you Raelene for your untiring commitment to our **Community Bank**® branch – without people such as yourself we would not have Alice Springs **Community Bank**® Branch.

Financial Planning profile – Carla Wickerson



How many years have you worked in the financial services industry? 10 years.

Passionate causes? Professionally - I strongly support customer education. I really enjoy talking to people and providing them with easy to understand financial literacy. It is always rewarding when I am explaining important financial concepts to my clients who truly understand what is being

discussed. I try hard to provide simple explanations and find that this approach has been very beneficial in assisting my clients on their financial journey.

Personally – aside from taking care of my delightful family, my biggest personal passion is jet skiing. I am a mad keen jet skier and absolutely love being out on the water.

What's special about Alice Springs? I love the view from the plane as I fly into Alice Springs – the McDonnell ranges with its ruggedness and the desert colours. I don't mind a really hot day and if I could I would conduct my consults outside! It's also the friendliness and easy lifestyle of the NT that I enjoy so much.

For further information or to arrange a free, no obligation consultation at a time that suits you, please contact Alice Springs **Community Bank®** Branch on 8952 7517 or call in a see us. We look forward to being of service to you.

Facebook piece

Did you know you can find us on Facebook?

Check us out – Alice Springs **Community Bank®**Branch

Alice Springs Karting Club

Early in 2011, Alice Springs Karting Club approached Alice Springs **Community Bank®** Branch for sponsorship for the 2011 and 2012 seasons. Branch Manager, Rachel Harding, attended a club committee meeting and the Board agreed to sponsor the club for the amount of \$600 per year for the next two years. The club has race meetings every second week during the season which runs from April to September each year.

While waiting for a sponsor's sign to be organised, the club have been displaying one of the branch banners at each meeting in the middle of the track. The club have also featured our **Community Bank®** branch on their website, www.askartingclub.com/

Recently the Alice Springs Karting Club held a sponsors day where staff and directors were invited to come out and 'have a go' in a kart

In July, Alice Springs Karting Club hosted the NT Titles. Sponsors of the club were asked to assist by volunteering with canteen and bbq duties over the weekend. Staff and Directors of the **Community Bank®** branch attended at various times over the weekend. Branch Manager, Rachel Harding, invited 'Piggy" to attend during lunch, who presented the club with a \$600 sponsorship cheque for 2011 and gave away items for the kids.

Alice Springs Karting Club has more than 100 members and is a growing sport in Alice Springs. Our sponsorship has contributed to improve in the club's facilities, including canteen repairs and track maintenance.



Staff profile - Fiona Tasker



I was born in Saltburn-By-The-Sea in the UK, and at 21 years old came to Australia as a backpacker. Everyone I met told me to come to Alice Springs (the first time I didn't even know where it was and had to be shown on a map) and I met my husband within two days of being here, six weeks after landing in Australia. Hence my backpacking days were very

My husband is Jamie and we have three sons.

I commenced with the Bendigo Bank in April 2011.

I love hanging out with my family and friends and reading. I am passionate about my community, volunteering at Christian Community Centre, leading the Women's Ministry.

I love working at the Bendigo Bank and working with the staff, it's a fun place to work.

A goal of mine is to help as many people as possible find financial freedom through having a realistic household budget.

Snapshots around our community

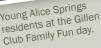






Director Alice de Brenni handing out programs at Old Timers Fete.







Piggy at Braitling School Fete.

Dinner for shareholders



Shareholder Dinner – staff with James Ansell.

Alice Springs Community Bank® Branch held our much anticipated dinner for shareholders at the Chifley Alice Springs Resort in July.

Steven Barratt, Bendigo Bank Regional Manager NT, attended along with approximately 80 guests including shareholders, Directors and staff from the local branch.

A presentation outlining future plans for the bank was shown during the informal dinner and shareholders were introduced to the new Branch Manager, Rachel Harding and new Directors who have recently joined the Board.

A special guest at the dinner was former St Phillip's College student, James Ansell, recipient of a Bendigo and Adelaide Bank Ltd Scholarship in 2011.

Meet our new staff



Daniel Johnson - Customer Service Supervisor

Daniel joined us in October and provides us with a full complement of customer service staff. His customer service experience is much valued by both staff and Board of Directors.



New Business Banking Manager

Our newly appointed Business Banking Manager, Jason Reid, joined our team in November and brings an understanding of the importance of doing business face-toface and the unique needs and challenges faced by businesses, big and small. Whether you are looking to consolidate your banking, streamline your accounts or just or general

advice, every business needs support once in a while. Jason understands business and offers expert advice and is looking forward to meeting you all.

Please call in and introduce yourself to both Daniel and Jason.

Alice Springs Community Bank® Branch,

Shop 25/26 Coles Complex,

Bath Street, Alice Springs NT 0870

Phone: 8952 7517

Website: www.bendigobank.com.au

Opening hours: Monday to Friday 9.00am - 5.00pm

and Saturday mornings 9.00am - 12 noon

Alice Springs Community Financial Services Limited

PO Box 4079, Alice Springs NT 0871

ABN: 97 122 893 449 Chairman: Bridget May.

Directors: Noel Thomas, John Childs, Alice de Brenni, Rachel Hull, Dalon Dupuy, Jocelyn Davies, Matt Skoss,

Steve Marshall.