



## Chairman's report

Augusta & Districts **Community Bank®** Branch has achieved considerable growth since opening in August 2005. The branch now has 930 customers and a bank book of more than \$58 million.

The journey to this stage has been long and sometimes arduous but the community has now endorsed the decision of the original steering committee and current Board in bringing Bendigo and Adelaide Bank Ltd's **Community Bank®** concept to Augusta.

Since opening, the Directors have focussed on supporting the Branch Manager and staff in the excellent job they do in running the branch – and this support is stronger than ever. The Board has also dealt with the complex corporate governance issues facing all public companies. The Board is keenly aware of ethical standards, confidentiality and compliance with managerial practice, as well as our responsibility to local shareholders and the community.

Your local **Community Bank®** branch has already distributed more than \$50,000 by way of sponsorship and donations to community clubs and organisations with the assistance of Bendigo and Adelaide Bank Ltd and it is now with your continued banking support that we can continue to increase that support for our community for many years to come.

Three Directors and the Branch Manager attended the **Community Bank®** State Conference held in York in March this year and found the workshops and networking opportunities greatly enhanced them in their role as Board members.

We achieved a small profit in 2011 and are on track to do the same this year. The goal for the Board is to reward our loyal shareholders with a dividend, and we will be striving to achieve this by year end.

**Ted Coulter**  
Director

## Augusta Men's Shed Inc



The Men from Augusta Men's Shed met on site recently to catch up with mates and to check out the progress of their new shed. Committee member, Merv Barrett said "there were around 40 men that called in to inspect the work and many stayed for a sausage sizzle and hot soup". He told the group that "until now it had just been a dream, a few lines on a bit of paper and a lot of talk" and now the Augusta Men's Shed is a reality.

Special thanks must go to Augusta & Districts **Community Bank®** Branch as they were the ones that lifted the profile of the project in the community and provided the initial cash to fund the major membership and fund raising drive. Committing to \$5,000 a year for five years to guarantee our financial viability while we got established was pivotal in us gaining the funding necessary to build the shed.

### Augusta & Districts Community Financial Services Limited

54 Blackwood Avenue, Augusta WA 6290

ABN 64 110 946 168

**Directors:** Ted Coulter, Barry Godley, Tom Howells, Jasmine Meagher, Alan Rummer, Russell Simpson, Phil Rogers, Steve Williams and Merv Barrett



# Autumn weather ideal for Augusta 'yachties'

Augusta Yacht Club held the ninth annual Blackwood Challenge Regatta sponsored by Augusta & Districts **Community Bank**® Branch on Saturday 14 and Sunday 15 April. The Blackwood River was a scene of frantic activity as a fleet of 19 boats competed for the annual trophy. Boats came from Dunsborough Bay Yacht Club, Mounts Bay Yacht Club and Augusta Yacht Club to enjoy a weekend of perfect sailing conditions, although the winds were quite light for most of the weekend. Under the warm, sunny conditions, with light winds, tactics became very important as the boats competed for three separate trophies over a four race series.

The original Blackwood Challenge was held nine years ago and was for invited GP14's, as the years passed the club decided to add a trophy for junior sailors and this year a trophy was added for mixed fleet to encourage local sailors. The mixed fleet and GP14's competed under a handicap system and the juniors sailed on "across the line basis". There were four GP14's from DBYC and four from MBYC, these boats also competed for the Flying Fish Trophy, an annual teams event for GP14's. The larger number of boats than usual meant that the start for each division was staggered to avoid congestion on the small start line. The Minnows of the juniors were first off the mark followed five minutes later by the GP14's and finally the mixed fleet five minutes after them.

Time keeper/starter, Don Hosken, was kept busy the whole weekend with many boats finishing within seconds of each other, a situation that required some rapid recording of results, this was especially difficult as most of the boats were unfamiliar to the officials on the finish line. The DBYC junior sailors were a credit to their club, the enthusiasm and skill of these youngsters was fantastic to watch and I'm sure that some will go a long way in their chosen sport. The Cowan brothers, racing each other, must create some headaches for their parents with both finishing either first or second in all four races.



The visiting fleet of GP14's was the largest we had seen at the club and the close racing they provided all weekend made for some very exciting finishes. The light winds meant that it was the first time in the history of the event that we did not have one GP14 capsized over the weekend. Standout performer for the GP's was once again "La Rouse" sailed by Bruce Quail and Steve Heywood from MBYC. "La Rouse" was first across the line in all four races. In the mixed fleet, "Big Red Dwarf" sporting her two new sails had a successful weekend with two first across the line and winning the inaugural mixed fleet Blackwood Challenge Trophy on a countback from "Seabird".

On Saturday, competitors, friends and families enjoyed a sausage sizzle lunch and Saturday night a BBQ was held at the club,

attended by nearly fifty people. Sunday racing was held at 10am and 12 noon, followed by a sausage sizzle and the trophy and prize presentation, by 3pm the visitors were on their way home with some having four hours on the road.

The weekend was a huge success and it was widely reported in the Busselton papers, the DBYC monthly magazine and the National Annual magazine of the GP14 Association, which is distributed internationally. Without exception the event received accolades from all reports with one describing it as a "remarkable event". Augusta Yacht Club is extremely grateful to Augusta & Districts **Community Bank**® Branch for its on going support of what has become a much anticipated annual event.





# Bendigo Bank Blackwood Challenge 2012 results

## GP14 TROPHY

1st – La Rouse – Bruce Quail, Steve Heywood - MBYC

2nd – Aeolus – Peter Hale, Peter Wagner - DBYC

3rd – Flying Fish – Andy Whittel, Wendy Mewett - DBYC

## MIXED FLEET TROPHY

1st – Big Red Dwarf – Brenton Air, Sue Air - AYC

2nd – Seabird – Brent Ettridge, Leanne Ettridge - AYC

3rd – F Troop – Peter Compton, Ray Pond, Murray Macarthur

## AYC - JUNIOR TROPHY

1st – Spinnow – Dean Cowan - DBYC

2nd – Wahoo – Chad Cowan - DBYC

3rd – Comet – Pierce Jackman - DBYC

## FLYING FISH TEAMS TROPHY

1st – Mounts Bay Yacht Club

2nd – Dunsborough Bay Yacht Club

## The roaring 20's

Get out your feather boa's and dust off those top hats because the Bendigo Bank Ball 2012 is coming!



In the wake of last year's very successful event (which raised \$8,000), Augusta & Districts **Community Bank**® Branch presents the 2012 Roaring 20's Ball! The highlight of the social calendar will be even more spectacular than its predecessor the 2011 Masquerade Ball, with more entertainment, more prizes and more frivolity all in aid of our local Primary Schools.

The Roaring 20's (think Underbelly Razor) will host the well known Perth Band and Leeuwin

Concert veterans 'Our Generation' who will be supported by a local DJ. This will ensure guests will be kept on the dance floor until the wee hours with a range of hits from four decades and plenty of opportunities to slow the pace down for some couples dancing.

Weekly dance classes will be held at the Augusta Centennial Hall which will give the opportunity to share and teach some classic dances leading up to the event. Say Cheese will once again be providing a spectacular selection of nibbles with the Leeuwin Lions manning the bar. One lucky guest will go home with the corporate door prize, a Travel Package valued at \$1000 from Margaret River Jetset and Bendigo Bank Agency. Some fantastic items will be up for auction as well as numerous rounds on the 'chocolate wheel'

to have the chance of taking out the prize sponsored by a local business.

The Primary School students have been working hard on their 20's themed artwork for guests to peruse throughout the evening whilst the photographer will be on hand to capture those candid moments.

**When:** August 11th

**Where:** Augusta Centennial Hall

**Time:** 7pm to late

**Tickets:** Single \$80, couple \$150

RSVP payment to the friendly staff at Augusta & Districts **Community Bank**® Branch by 30 July as numbers are limited.



Local schools receive the proceeds of last year's Masquerade Ball.



## THE 'I WANT' PERSONAL LOAN

Are you dreaming about a new car or big screen TV?  
Do you fancy an overseas vacation?

Getting what you want is now fast and easy with an 'I Want' Personal Loan from Bendigo Bank.

All you need to do is decide what you want, provide a few key details, complete a short application form and your dream could be a reality.

Applying is fast, simple and no fuss.

If you know what you want, but need help to get it:

Visit Augusta & Districts **Community Bank**® Branch  
Call 9758 0850

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

Terms, conditions, fees and charges apply. All loans subject to the bank's normal lending criteria.  
Bendigo and Adelaide Bank Limited ABN 11 068 049 178 AFSL/Australian Credit Licence 237879. (S38998) (05/12)

## We welcome a new staff member

Felicity, the daughter of June and Richard Nelson, is well known in town and her appointment from six applicants was very well received by Directors, staff and townspeople.

Prior to her appointment, Felicity was a very popular staff member of the Augusta Pharmacy, having worked there for four years since leaving school.

Felicity has lived in the area for her entire life and received her education locally. Her favourite subjects at school were English,

Physical Education and Photography.

Felicity lives with her family on a small rural property which permits her to ride her horse "Rosie" every day, as well as rearing pet sheep and poultry. Her father Richard is a past State Champion Speedway driver, an ability Felicity has inherited. She has been driving speedway for about four years and shows great promise. She also has horse riding lessons.

Felicity is an energetic person, has a fine work ethic and enjoys her bank study

modules. The Branch Manager and Directors believe she has a very bright future and is committed to the Augusta community. She is also a member of the Bendigo **Community Bank®** Ball Committee.



New staff member  
Felicity Nelson

## Margaret River Agency helps club upgrade gallop ahead

Margaret River's Horse and Pony Club has received a \$1,000 donation by our Margaret River Agency for their Riding for the Disabled program.

Our Margaret River Agency, located at Jetset Margaret River has used funding to enable the program to further upgrade its riding arena, maintain its horses and provide coaching to enrich the lives of local people living with disabilities.

"What better community initiative to support than our local Riding for the Disabled program, where disabled people in our community can develop their skills through the recreational horse activities?" **Community Bank®** branch Chairman Ted Coulter said.

Margaret River's Horse and Pony Club Representative, Sue Jackman, said the funds have been a huge help for the club in getting the program off the ground.

"We plan to use the money to cover the costs of purchasing specialised games equipment, helmets and boots," Ms Jackman said.

"We just can't wait to get started with program and providing a much needed service to our local Margaret River community as well as surrounding towns."



"We have big plans for the Riding for the Disabled program and are already looking into Stage 2 of development which will include the addition of disabled facilities at the club,

installing concrete access footpaths and wheelchair ramps and hoists to allow us to cater for all," she said.



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

### U can find our branch at...

**Augusta** – 54 Blackwood Avenue, Augusta WA 6290 Phone: 08 9758 0850 Website: [www.bendigobank.com.au/augusta](http://www.bendigobank.com.au/augusta)

Opening hours: Monday to Thursday 9.30am – 4.00pm and Friday 9.30am – 5.00pm

Bendigo and Adelaide Bank Limited, The Bendigo Centre, Bendigo VIC 3550. ABN 11 068 049 178. AFSL 237879. BMPNL0432 (29/05/12)

Augusta & Districts **Community Bank®** Branch

 **Bendigo Bank**