



## What does great customer service really mean?

We often talk about our role in the community and how we reinvest our funds into local community projects and groups. This is a critical point of difference we have to any other bank and our actions in the community actually do speak louder than our words.

It has occurred to me recently, however, that while being locally-owned and operated allows us to take these bigger actions, sometimes it's not enough reason for potential customers to make the switch. We are a very likeable brand and people applaud our work in the community, but there's something else that triggers the switch.

You might be thinking it could have something to do with our newly released mibanker app or our competitive pricing across all our products and services. While these aspects are important, we find that there's another reason people make the effort to switch their banking to the Buderim **Community Bank**® Branch.



Lucie Loginow enjoys serving customers.

It's because of our focus on serving you to the very best of our ability. It's also called giving great customer service.

What does giving great customer service mean to us? It means we have tellers who want to serve you, and it means that we have a local phone number instead of overseas call centres. But for us, it also means for any loans, we will come to you, no matter where you live or what time

you need us. Your banking and finance needs are important to us and we take pride in looking after you.

Rather than have me tell you though, why not hear about it from some of our valued customers.

"I've always been appreciative of values and principles when dealing with my Bank, especially when making the large decisions like buying your family home. That is why I left my major four bank for a breath of real customer service with Peter and the team at Buderim **Community Bank**® Branch. Finance approved promptly and professionally, you'll always have my vote!"

Greg K, Buderim

"It was very refreshing to be able to speak in person with Peter Macdonnell from Buderim **Community Bank**® Branch and discuss my wants and needs for purchasing a new home. He was very understanding of my situation and made it very simple in what I had to achieve in order to gain approval. It was a no fuss exercise and resulted in a positive outcome – now I look forward to moving into my house by Christmas!"

Peter was very professional in his work ethic and made me feel very comfortable with what I had to do. I do not hesitate to recommend Peter and the Bendigo Bank to everyone I know."

Tracey O, Minyama

If you have banking and finance needs and are thinking about making the switch, call me and let me look after you.

I look forward to hearing from you.

**Peter Macdonnell**  
**Branch Manager**

Buderim Community Enterprises Limited Shop 4b, 72 Burnett Street, Buderim QLD 4556 ABN 28 136 810 074

**Directors:** John Burgess (Chairman), Bill Wieland (Treasurer), Sharee Webster, Geoffrey Hole, Judy Wild, Jeremy Greaves, Helen Jones.

# Chairman's report.

It's been another exciting finish to the year for your Buderim **Community Bank®** Branch. We have achieved a great deal, both as a business and in our role supporting numerous groups in the Buderim community.

I'm extremely fortunate to have a dedicated Branch Manager in Peter Macdonnell. He has completed a fantastic year and it gives me pleasure to sing his praises. The branch achieved \$3.071 million in lending growth; 136% of budget; \$4.255 million in total lending growth including business banking; 122% of budget; and \$7.452 million in deposit growth; 219% of budget.

This is a staggering \$11.797 million in growth with the branch placing second in the region overall across the nine **Community Bank®** branches.

The Buderim **Community Bank®** Branch is the second newest in the region with the lowest staffing levels, so I'm sure you must agree Peter and his staff, Denise, Sue and Marielle are achieving great things.

We encourage you to consider investing in your local **Community Bank®** branch. There are still shares available. We welcome expressions of interest and invite you to be part of our growing family. For more information and detail on how to purchase shares in Buderim **Community Bank®** Branch drop in and ask for Peter Macdonnell at 72 Burnett Street, Buderim or phone the branch on 5456 2094.

In the meantime, I would like to take this opportunity to wish everyone a very safe and happy Christmas.

Until next time,

**John Burgess**  
Chairman



Chairman John Burgess with Regional Manager Rob Chittick.



The regional team celebrate at the Awards.

## Thanks Buderim!

Our Buderim **Community Bank®** Branch received great recognition at our recent Bendigo Bank Regional Award Presentations. As well as our Sunshine Coast region being acknowledged as Queensland Region of the Year for 2014/15, our Buderim **Community Bank®** Branch also scooped the pool of Awards with three special mentions.

Our Buderim **Community Bank®** Branch was recognised and rewarded coming third overall in the Branch of the Year Award, following just behind the Cooroy and Blackbutt branches.

Buderim **Community Bank®** Company Chairman John Burgess said the Award was a great achievement for the Buderim **Community Bank®** Branch and highlighted the strong community ethos in Buderim.

"It's a great effort and I commend Peter and the team for their tireless work throughout the year. Its validation that we punch well above our weight given we are the second newest branch in the region and we have the smallest number of staff hours. It's also testament to the fact Buderim locals recognise the importance of banking locally."

"We've seen terrific growth over the last twelve months and this Award is with thanks to and in acknowledgement of the wonderful people in our community."

"More and more people are coming to understand that when you bank locally, you are keeping the money in our community. We can all only prosper from the results," said John.

Buderim **Community Bank®** Branch Manager Peter Macdonnell was also awarded first in the region for individual wealth referrals. The branch placed third for deposit growth; third for branch lending approvals; third for lending growth and third for small business visits.

With Buderim **Community Bank®** Branch providing all the services of major four banks as well as personalised customer service and demonstrated community values, we truly are much **Bigger than a bank**.



## Move to a local bank.

Become a customer of Buderim **Community Bank®** Branch today and you'll have access to great banking products and enjoy premium customer service.

And with contributions to our local community of \$120,000 you'll also know that your banking is supporting something bigger.

**Drop in to see Pete and the team at 72 Burnett Street, Buderim or phone 5456 2094 to find out more.**



 **Bendigo Bank**  
Bigger than a bank.

Buderim **Community Bank®** Branch



## BWMCA Expo expected to draw a crowd.

Community groups, crafty displays and lively conversations are just a few good reasons to participate in the Buderim **Community Bank**<sup>®</sup> Branch sponsored BWMCA Expo.

The Expo which will be held Saturday 28 and Sunday 29 November is in conjunction with the Christmas Fair and the BWMCA Annual General Meeting. All community groups are invited to participate with a display over the Expo weekend.

There will be two Awards at the Expo for the 'best display'. These will comprise a trophy and a \$1,000 cash prize each. Event organisers are keen to point out that the 'best display' does not mean the most expensive display. Merit will be given to the display that does the best job of saying who the organisation is and what they do in the Buderim community.

As well as the People's Choice Awards and the Steve Dickson Award being popular drawcards, the guest speaker at the Expo will be well-known and highly regarded sociologist Hugh Mackay AO.

Hugh will be flying up from Sydney to attend the BWMCA's 70th anniversary just as he had done for the organisation's 50th and 60th. The Steve Dickson Award will also be judged by Hugh.

The Buderim **Community Bank**<sup>®</sup> Branch will sponsor the People's Choice Award. This Award will be called Buderim Bendigo **Community Bank**<sup>®</sup> People's Choice Award and was a favourite at previous Expos.

BWMCA Expo Committee Chair Lynn Moss said the Peoples' Choice Award has previously been very popular with people who attended because it gave them a say in the process.

"Judging is by means of a card which they will receive on entry and will give to whichever Affiliates' display they like best," said Lyn.

Buderim **Community Bank**<sup>®</sup> Company Chairman John Burgess said the branch has a long history with the BWMCA and together the two organisations have made a significant contribution to the Buderim community.



Lynn Moss BWMCA with Chairman John Burgess.

"The People's Choice Award at the BWMCA Expo provides us with another great opportunity to listen to the people in our community and to acknowledge the great work of our many local community groups," said John.



Sociologist Hugh Mackay returns to Buderim.

For more information on partnering with Buderim **Community Bank**<sup>®</sup> Branch ask for Peter Macdonnell at 72 Burnett Street, Buderim or phone the branch on 5456 2094.

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## Christmas is coming at Buderim Community Bank<sup>®</sup> Branch.

Christmas preparations are well under way at Buderim **Community Bank**<sup>®</sup> Branch ahead of the annual Buderim Community Carols celebration.

Together with the Buderim War Memorial Community Association, Buderim **Community Bank**<sup>®</sup> Branch provides financial support to the Carols event for the community to enjoy.

Held on Buderim Mountain State School oval, the Carols event is scheduled for Saturday 12 December from 6.30pm.



Angus (9) and Anna (7) and Lachie (11) light up for Buderim Carols.

People from Buderim and surrounding areas enjoy the truly local event because of its family appeal. The evening includes children's entertainment, sing-a-long

carols that include plenty of Christmas favourites and a special appearance by the big fellow in the red Santa suit!

Board Chairman John Burgess has been on the Buderim Carols organising committee for several years and says the event's a highlight for branch staff.

"It's important for us to give thanks to the community for supporting us throughout the year. We know that by providing funding to this great community event we are creating a happy place for people to come together."

"Christmas can be a lonely time of year for many people but that doesn't have to be the case on this special night. It's just our way of showing that we are there and that we care," said John.

Anyone wishing to attend this great night of family entertainment is encouraged to mark Saturday 12 December on the calendar for this must-attend event. Bring along your chairs or rugs, enjoy the sausage sizzle or pack your own picnic for a candle-lit night of sing along fun.

## Staff profile.

### Marielle da Silva.

Our Customer Service Officer Marielle da Silva joined us in April this year and brought with her a special story about a girl who dreamed of travel.

Marielle was born in Uruguiana, Brazil, on the border of Argentina and Uruguay. Marielle also has Italian background which is common in the south of Brazil. "We are called 'gauchos' which means South American cowboys. We love our 'churrasco' which is our traditional barbecue," said Marielle.

One of Marielle's dreams growing up was to travel the world. Making her dream a reality, Marielle and her new husband, Vicente, arrived in Australia almost 12 years ago as newly-weds. Together they travelled the country for nine months in a campervan after applying for permanent residency. Despite the vast array of choices in a place to settle, Marielle fell in love with Buderim and gives thanks to the community for putting out the welcome mat to her. "I feel good here, it's got a good energy," said Marielle.

"I love Buderim because it is on the top of the world. The aboriginal significance is really fascinating. The indigenous people would light fires as a way of communicating with other tribes because Buderim was a high enough place that the fires could easily be seen."

Marielle started with Bendigo Bank in August 2009, working in the Mosman branch for three years before moving to Freshwater for two years and later the Dee Why branch for another two years. Marielle came to the Buderim **Community Bank®** Branch following her successful time in Sydney.

Prior to Marielle's career with Bendigo Bank she had been working in Brazilian banking for 10 years. With two bachelor degrees already completed, Marielle committed herself to working long hours as a trainee at Meridional Bank, to demonstrate her abilities

and secure full-time employment. She became full-time two years later and continued to work through the exciting transition of Meridional Bank to the Spanish-owned Santander Bank until March 2004. With a wedding to organise and a move to Australia, she stopped work one month prior to leaving Brazil.

Marielle's personal goals are to learn as much as she can; help other people and step up in her career. "I believe that what goes around comes around so I try to be as nice as I can with everyone," said Marielle.

A country girl at heart, when she's not at work, Marielle's favourite pastime is traveling with her family which now also includes her little boy named Thomas, going camping and being in contact with nature. It looks like Marielle's adventures are set to continue.



Marielle, Vicente and son Thomas enjoy their Australian lifestyle.

## Branch celebrates new financial year.

Buderim **Community Bank®** Branch has continued its recent tradition of bringing in the new financial year by celebrating it together with shareholders, customers and community groups at the stunning home of Judy Wild, one of our loyal and active Directors on the Board.

Over 90 people attended the highly-anticipated evening and enjoyed delicious canapes and drink while listening to Brian Buckle speak from Bendigo Adelaide Bank Financial Markets.

Armed with all the latest information and trends on Australian and international economies, Brian gave guests a snapshot of the markets and plenty to think about for the year ahead.



Jimmy and Anna Whitelaw.



Bill Wieland, Helen and Mike Milne.



Keith Solomon, Del Loosemore, Lyn Solomon and Peter Macdonnell.



Jan Grady, Peter Macdonnell, Ted and Julie Hungerford and Len Grady.



# Branch drives community support for CareFlight.

Bendigo Bank branches across the Sunshine Coast showed solid support again this year for the State's iconic community helicopter service.

Branches across southern Queensland hosted various fundraising events as part of Chopper Awareness Month, an annual event that raises vital funds and awareness for RACQ CareFlight Rescue.

As well as branch-driven events, Bendigo Bank relied on the generosity of the community to help raise these much-needed funds through the sale of CareFlight merchandise, raffles and donations in branch.

Buderim **Community Bank®** Branch Manager, Mr Peter Macdonnell, said the Buderim community had been very giving.

"While there was just one lucky winner of our CareFlight hamper, everyone is a winner when it comes to knowing you have done your bit to support."

"I think we all recognise the incredible job RACQ CareFlight Rescue does in the community, you only need to experience having a loved one in need to know how vital this service is," said Mr Macdonnell.

Bendigo Bank has been a long-standing supporter of CareFlight since 2005 and has hosted Chopper Awareness Month for the past seven years.



Marielle da Silva with CareFlight prize winner Sarina Johnson from the Buderim Craft Cottage.

With a response time as little as 15 minutes, CareFlight provides a vital air medical and rescue service 24 hours a day, seven days a week at no cost to the patient.

With every critical rescue mission costing more than \$12,500, community support is essential for CareFlight to continue flying.

# Buderim blooms for Garden Festival weekend.

The ever-popular Buderim Garden Festival had another reason to bloom brightly this spring, thanks to new support from the Buderim **Community Bank®** Branch.

Buderim **Community Bank®** Branch Manager, Mr Peter Macdonnell, said the branch's marketing committee were unanimous in their decision to become a major sponsor of the Buderim Garden Club and the Festival, along with Manawee Garden Centre.

"The Buderim Garden Festival is run by a dedicated management committee and is supported by 200 Buderim locals who are members of the Buderim Garden Club. Given the keen interest in gardening here in Buderim, we knew visitors to the Festival would be in for a wonderful treat."

"We provided financial support to enable two courtesy buses to run across the course of the weekend. It proved a wonderful way for people to get around and gave people, who might have experienced difficulties due to access issues, the same opportunity to enjoy the beautiful gardens," said Peter.

The branch also blossomed in the lead up to the Festival weekend with multiple floral displays aligning the walls and covering an area of floor space much to the enjoyment of customers to the branch.

The weekend ticket enabled visitors to access all six open gardens across Buderim and the Spring Flower Show at the Buderim War Memorial Hall. The Buderim Garden Festival also included a quality plant market outside the hall and garden sculpture exhibition at Buderim Craft Cottage. All profits from the sale of tickets have gone towards the beautification of Buderim.



Steve Dickson shows Peter Macdonnell around his stunning garden.



The Buderim Garden Festival Committee deck out the branch with blooms.

# Street Party has a special new significance for one lucky boy.

The Buderim Street party promised plenty of family fun and entertainment – but as you'll soon discover, it delivered all that and more! The popular street event was hosted by Buderim Lions Club and the Rotary Club of Buderim and attracted thousands of people who came along to enjoy the Burnett Street entertainment.

As an ongoing supporter of the event, Buderim **Community Bank®** Branch staff and Directors again brought out the very popular popcorn machine and gave away hundreds of cups of popcorn to children, parents, friends and family throughout the evening.

Your Buderim **Community Bank®** Branch also saw the evening as an opportunity to say thank you to our valued customers and the Buderim community for recognising the importance of banking locally. As a gesture of our appreciation, we invited Buderim locals



Branch staff have fun handing out popcorn at the Street Party.

and visitors to enter the draw to win a Merida bike valued at \$400 donated by Bicycle Centre Maroochydore and Buderim **Community Bank®** Branch.

The first entry drawn with the correct answer to a tricky question we posed, was nine year-old Seth McKavanagh. Seth couldn't have been more excited to win the bike. As luck would have it, Seth had his BMX bike stolen over the September school holidays so this new bike has been a dream come true for him.



Denise Tickle shares a moment with bike winner Seth McKavanagh.

Buderim **Community Bank®** Branch Manager, Peter Macdonnell, said the branch team were so delighted they could provide the happy ending to Seth's story.

"The family were devastated to return home from their holidays and find Seth's bike stolen. It just reinforces how important a sense of community is, and while it was unfortunate that the family had to suffer the loss in the first place, Seth now has a brand new bike to enjoy," said Peter.

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that's the start  
of something  
bigger.**

**Bendigo Bank**  
Bigger than a bank.

At Buderim **Community Bank®** Branch we're offering great deals on home loans tailored to suit your needs, with interest rate discounts and reduced fees.

**Drop in to see Pete and the team at 72 Burnett Street, Buderim or phone 5456 2094 to find out more.**

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



All loans are subject to Bendigo Bank's normal lending criteria. Fees, charges, terms and conditions apply. Bendigo and Adelaide Bank Limited, ABN 11 068 049 178 AFSL/Australian Credit Licence 237879. S47285-6 (281347\_v1) (3/11/2015)



## Buderim **Community Bank®** Branch

Shop 4b, 72 Burnett Street, Buderim QLD 4556 Phone: 5456 2094

Opening hours: Monday to Friday 9.00am – 5.00pm

Website: [www.bendigobank.com.au/buderim](http://www.bendigobank.com.au/buderim) [www.facebook.com/bendigobank](https://www.facebook.com/bendigobank) [twitter.com/bendigobank](https://twitter.com/bendigobank)

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