



Chairman's report.

While preparing for our Annual General Meeting I've had the opportunity to reflect on the role our Buderim **Community Bank**® Branch plays in ensuring our shareholders, customers and community groups are successful.

You see we approach success in a different way to any other bank. The **Community Bank**® model point of difference is that our business model is built on the triple bottom line – that is, meeting our financial, social and environmental obligations. Our competitors usually only consider the financials, which while important are often at the expense of meeting other needs.

In terms of our financial obligations, we are striving every day to meet our targets and to provide our shareholders with a return. Our wonderful Branch Manager Peter is backed by a supportive team who works daily to ensure customer needs are met and we are attracting new business.

This brings me to our second obligation. We have a charter to demonstrate a social commitment by returning our profits back to the community. In the four and a half years of operation, we've returned over \$100,000 back to the people of Buderim and surrounding areas.

We are able to do this because we partner with Bendigo and Adelaide Bank Limited under a franchise agreement. Bendigo and Adelaide Bank Limited make an extra payment outside of the franchise agreement every month to what is called a Marketing Development Fund (MDF). We use this additional funding by the Bank to promote and grow the business.

Having the benefit of a MDF reaffirms our strategy of putting back into the local community rather than taking from it.

And finally, our third commitment is to the environment. Aside from our everyday management of waste and consumption, the Buderim **Community Bank**® Branch takes an active role,

Above: Buderim **Community Bank**® Branch supports Bloomhill Cancer Help facilitating and funding the production of a community service announcement.



Above: Chairman John Burgess with BMWCA President Simon Whittle.

along with every other Bendigo Bank branch in the region, in supporting sustainable activities such as World Environment Day each year.

We need to remind ourselves of this point of difference because we are not like any other bank. I welcome your contributions and feedback as to how we may continue to embrace our triple bottom line priority. And, as we enter our fifth year of operations, I sincerely thank you for your ongoing support and loyalty.

Yours faithfully,

John Burgess
Chairman

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, Joy Parkyn, Helen Jones, Jeremy Greaves.

Branch Manager's report.

As we near Christmas I would like to take this opportunity to thank our loyal customers. It's been a big and challenging year for most people. I would also like to remind you that we are here for you. While Christmas means all sorts of things to different people, the one commonly held opinion is that it also means additional expenses – whether it's for gifts under the tree, the long-awaited holiday or to set new years' plans for yourself or your business.

If you are a current customer, we suggest you come and see us to review your accounts and to learn about how else we can help you get comfortably through this time. If you are not yet banking with us, we encourage you to visit us today.

Being Australia's fifth largest bank, we can do everything the other banks can do. We can meet your family and personal banking needs; organise your insurance and financial planning, superannuation loans, business and commercial banking and foreign exchange.

But we're more personal than that.*

We will help you build your future. We will help you grow your business. We will help you plan your retirement. We will help you achieve your dream home or even your first home. We will even assist you with a savings plan for your grandchildren.

It's easy.

Switch your banking to us and be pleasantly surprised about the competitiveness of our products. We know you'll be even more surprised by our personalised service.



The Buderim **Community Bank**[®] Branch team (L to R) Peter, Julie, Michelle and Kerry.

Come and see us today at the branch located in the main street of Buderim, 72 Burnett Street, or phone for an appointment on 5456 2094.

Peter Macdonnell Branch Manager

* Bendigo Bank offers financial planning and advice through representatives of its subsidiary, Bendigo Financial Planning Limited, ABN 81 087 585 073 AFSL 237898, Level 5, 120 Harbour Esplanade, Docklands, VIC, 3008.

Bendigo Loans and Credit Cards are subject to terms and conditions. Some fees and charges to apply and valuations will be necessary for refinancing and attracts charges from the valuer. All loans are subject to Bendigo Bank's normal lending criteria. Bendigo and Adelaide Bank Limited ABN 11 068 049 178. AFSL/Australian Credit Licence 237879.

Bendigo Bank issues insurance on behalf of a number of insurance providers. Please consider your situation and the relevant Product Disclosure Statement available at bendigobank.com.au before making a decision. Bendigo and Adelaide Bank Limited ABN 11 068 049 178. AFSL 237879.

Branch hosts Chopper Awareness Month to keep choppers flying.

Bendigo Bank branches across the Sunshine Coast banded together again this year to get behind the State's iconic community helicopter service RACQ CareFlight Rescue.

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

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



The branch hosts Chopper Awareness Month.

Bendigo Bank was aiming sky high again this year with a goal to raise \$60,000 for CareFlight. There was CareFlight merchandise and raffle tickets for sale, exciting in-store competitions, and donation tins placed at tellers to help raise the dollars.

Buderim **Community Bank**[®] Branch Manager, Peter Macdonnell, said the branch hoped that by hosting Chopper Awareness Month, they were able promote the critical life-saving service CareFlight provides every day.

"We are proud to host this annual event. We recognise the need to support important not-for-profit organisations like RACQ CareFlight Rescue so they can keep doing great work in our communities," said Peter.

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.

RACQ CareFlight's Executive Fundraising Manager, Leanne Angel, said all funds raised have gone towards CareFlight's lifesaving community service.

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

Buderim community plays host to the **Bigger than a bank** launch.

The Buderim Community Enterprises Limited Board of Directors and Buderim **Community Bank**® Branch staff invited the local business community to celebrate the Bendigo Bank's launch of **Bigger than a bank**.

The launch event attracted over 100 people from the Buderim community as they gathered to enjoy the exciting night-time atmosphere and winter warming canapés in the stunning home of Board Director Judy Wild.

The unique event was like none other and will no doubt remain a fond memory in the hearts and minds of everyone who attended.

Bendigo financial markets expert, Bodo Rose, also delivered an overview of the domestic and global economies for 2014. For many guests, this was a highlight of an already enjoyable time as Buderim locals and members of community groups mingled into the evening.

The event was also to mark the launch of the national television **Bigger than a bank** campaign. The campaign is aimed at recognising the Bank's point of difference for taking **bigger** actions in the community. The **Bigger than a bank** campaign was further underpinned by an advertising campaign on television's Masterchef program.

Buderim **Community Bank**® Branch Manager, Peter Macdonnell, said the launch event surpassed expectations with an overwhelming response from Buderim locals.

"We were delighted to enjoy the company of so many friends and colleagues. The company, the food, the atmosphere and the support for our **Community Bank**® ethos has been gratifying.

We hope this show of support will continue to translate into business with the branch so we can give even more back to the community," said Peter.



Our lowest home loan rates in decades.

There's never been a bigger opportunity to lock in a low, low interest rate.

But it's more than just a great rate, a home loan from Buderim **Community Bank**® Branch is bigger than that - and comes with a range of big benefits, discounts and savings.

Drop in to see Peter and the team at 72 Burnett Street, Buderim or phone 5456 2094 and compare our fixed rate home loans.

 **Bendigo Bank**
Bigger than a bank.



Terms, conditions, fees, charges and lending criteria apply. Full details available on application. Bendigo and Adelaide Bank Limited ABN 11 068 049 178 AFSL/Australian Credit Licence 237879. S49375-6 (229334_v1) (24/10/2014)

bendigobank.com.au



Director profile – Helen Jones.

With considerable expertise in the field of human resource management and corporate administration, Helen Jones has recently joined the Board of the Buderim **Community Bank**[®] Branch and is understandably an enormous asset.

Relocating to the Sunshine Coast from Darwin following her retirement last year, Helen had served 38 years in the Commonwealth and Northern Territory (NT) public sector. She was most recently the Director Human Resources with her tenure also including two and a half years overseas aid experience as an adviser to national counterparts in the Royal Papua New Guinea Constabulary on an AusAID funded project. Helen has also notched up 12 years of Army Reserve service – NORFORCE Darwin (RACT – Corporal/Driver/Instructor).

As a member of several professional affiliations with qualifications and experience that underpin Helen's success, she has also been an integral part of her community – both in Darwin and since moving to the Sunshine Coast.

Passionate about sport all her life, Helen spent more than 20 years as a NT, city and club sports administrator, fundraiser and coach. She was also the NT and Darwin city representative and team captain in softball and squash as well as a masters' medal winner in touch football and tennis.

A regular visitor to the Sunshine Coast over the years, Helen and her partner finally made the move buying into the Buderim property market in 2005. While she misses her family and friends in the Territory, Helen loves the life she has here now with an extended circle of friends and acquaintances across the Sunshine Coast.

It was only a matter of time before Helen was invited to join the Board of the Buderim **Community Bank**[®] Branch to deploy some of the skills and experience she had gained throughout her career. She was appointed a Director in June 2014 with one of her roles being to chair the marketing and promotions committee – a crucial role with the branch now entering a critical period of its evolution.



Buderim **Community Bank**[®] company Director Helen Jones.

“I was attracted to the community focus of the **Community Bank**[®] branch,” said Helen.

“On a personal level, my involvement has also opened up new avenues for my partner and I to further integrate into the Buderim and Sunshine Coast community. As long term NT residents, the decision to relocate interstate was not one lightly taken, but now three years on we feel very much part of the community.”

Leading the way as a customer connected bank.

In a low growth, low interest rate environment the Buderim **Community Bank**[®] Branch has centred its activities on becoming the leading customer connected bank. We are on our way to achieving this goal with several new initiatives introduced over the past few months making banking even easier for our customers.



Customer Relationship Office Michelle Harris proves our performance is **bigger** and better.

Bendigo and Adelaide Bank Managing Director, Mike Hirst, has outlined a number of product and service initiatives to enhance the customer connected experience. These include:

- A new user-friendly mobile banking platform which provides customers with unprecedented capacity to tailor their own banking experience.
- A new payment solution which has been developed in conjunction with the Bank's telecommunications company, Community Telco and payment switch, Strategic Payment Services.
- And a home banking telecommunications packages that further differentiates Bendigo Bank from its competitors.

As Australia's fifth-largest retail bank, we know our products are strong, our pricing is competitive and our service is number one. We continue to grow because of these strengths and because of our ability to respond to the local needs of our community and the current market environment.

The Buderim **Community Bank**[®] Branch listens to your feedback and is constantly monitoring our activities and communications. We are **Bigger** and we are committed to seeking opportunities to prove our performance is better. If you would like to provide feedback on any of our products or service, or even if you would like to just say hello, we welcome you to the branch or phone us on 5456 2094.

Race day a winner for Bloomhill Cancer Help.

The Bloomhill Cancer Help race day sponsored by Buderim **Community Bank**[®] Branch attracted 100's of locals who turned up in their best race gear in support of the charity event. The branch purchased a table for the volunteers at Bloomhill as a special thanks.

Held at Corbould Park racecourse, the 12th annual race day produced another successful fundraiser for the charity. Numerous auction items were generously donated by local businesses with bids reaching \$5,000 for a piece of art, a collaborative effort by the Sunshine Coast Mayor Mark Jamieson and local artist Kendall.

The much-needed funds raised at the charity race event will help to support 40 new clients who come to the centre each month. As a sponsor of the Bloomhill Cancer Help race day, Buderim **Community Bank**[®] Branch purchased a table for the volunteers to enjoy.

Bloomhill General Manager, Mervat Quirke, said they were appreciative of the branch's support which helped to make the lives of local cancer sufferers and their families more comfortable.

"Every dollar we make gets matched by Sporting Chance Cancer Council but we still rely on the generosity of the local community to get us there in the first place. We don't receive government funding so every dollar we do make is important," said Mervat.

Amongst Bloomhill's services are complimentary therapies, transport for patients to appointments and counselling.

As well as sponsoring the race day, Buderim **Community Bank**[®] Branch has also committed a significant amount of towards producing a Community Service Announcement which will be broadcast on television and used as a video for the organisation to keep spreading the word of the vital work being done.

Top: Peter with Caroline hosting the volunteers table.

Middle: Peter and Michelle at the charity luncheon.

Right: Buderim **Community Bank**[®] Branch supports Bloomhill Cancer Help facilitating and funding the production of a community service announcement.



**It's the success
of your business.
But it's bigger than that.**

At Buderim **Community Bank**[®] Branch we think business banking is about more than just balance sheets and budgets. It's why you'll receive a dedicated, local business banker who'll be there when you need them.

**Drop in to see Peter 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

Bank lights up Sunshine Coast Theatre Alliance Festival with support.



Regional Manager Rob Chittick congratulates the winners of the Overall Adult Best Play – The Rock in the Water.

Bank Regional Manager, Rob Chittick, says the partnership represented a great opportunity for both the Theatre Alliance and the Bank.

“It was collaborative effort by the Buderim, Caloundra, Maroocha, Tewantin, Woombye **Community Bank**[®] branches and corporate branches. When we can come together in support of the growth and development of local groups, we are empowering our community through service and contribution.

“This is the Bendigo Bank point of difference and is something we are always excited to deliver in the community,” said Rob.

Festival Committee spokesperson, Julia Looney, said the committee gave a cheer when they learnt of the Bank’s support.

“We have all been very excited about the future of the Theatre Festival in its new format and especially with the **Community Bank**[®] branches’ funding contribution,” said Julia.

The Theatre Alliance includes seven theatre groups from Caloundra to Noosa who stage regular live theatrical productions throughout the year. The 10-day Festival is now in its 33rd year and caters for all ages with an open and youth section.

The festival also had a new home this year at Lind Theatre, a purpose-built community theatre in Nambour. Sunshine Coast locals and visitors enjoyed up to 50 live productions across the coast and across genres.

Buderim **Community Bank**[®] Branch, along with other Bendigo Bank branches on the Sunshine Coast provided funding for the Sunshine Coast Theatre Alliance Festival.

Sunshine Coast Bendigo

Branch a part of Siesta Fiesta at USC second semester O’Week.

It was Siesta Fiesta spirit all round for our branch staff who joined in the fun at the University of the Sunshine Coast second semester O’Week. It was a day of difference as the Buderim **Community Bank**[®] Branch catered for the hundreds of students with a lunch time sausage sizzle.

The sausage sizzle at the campus also coincided with the national Starlight **Community Bank**[®] Cooking Challenge which took place in branches across the country and was advertised on Masterchef.

Each branch participated in their own cooking event to raise funds for the Starlight Children’s Foundation. Starlight has brightened the lives of seriously ill and hospitalised children and their families across Australia since 1988.

University of the Sunshine Coast Student Guild spokesperson, Seci Tuiwai, said the Student Guild invited the Branch to attend the O Week celebrations as it was an opportunity to introduce a range of financial support services available to the students.

“The Student Guild has a great relationship with Peter and the team from the Buderim **Community Bank**[®] Branch. The branch provides a great service to the community and we encourage our students and staff to support organisations that support us,” said Seci Tuiwai.

Buderim **Community Bank**[®] Branch manager, Peter Macdonnell, said spending a day on campus was a great way to get to know the students’ needs better.

“It was definitely a day with a difference! We enjoyed being a part of the spirit of ‘O’ Week and the fact we got to raise funds for the Starlight Children’s Foundation was an added bonus,” said Peter.



It was a Siesta Fiesta at O’Week ahead of semester two.

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 www.facebook.com/BuderimCommunityBankBranch twitter.com/bendigobank



bendigobank.com.au

