



It's our sixth birthday and we're celebrating with a movie night!

Buderim **Community Bank**[®] Branch is getting ready to celebrate its sixth birthday with the students of Buderim Mountain State School joining in to blow out the candles.

As a sponsor of one of the school's major fund-raisers, the branch will celebrate its birthday at the Buderim Mountain State School's next movie night, to be held on the school oval Friday 6 May from 5.30pm.

Together the school and the branch are inviting the whole Buderim community to come along and join in the festivities while staying to enjoy the 3D animated comedy-drama 'Inside Out'. The movie is about a young girl named Riley whose five personified emotions of Joy, Sadness, Fear, Anger and Disgust, try to lead her through life.

Families are invited to come along, set up a picnic or purchase food from any of the stall holders on the school oval while enjoying the movie under the stars.

Chairman John Burgess said the locally-owned and operated branch had grown from strength to strength since it was established in 2010.

"Thanks to community support, and the hard work of our branch staff, we have been able to build the business steadily over the past six years," Burgess said.

"We are thrilled to be sharing our success with the whole community and can't think of a better way to celebrate than with our friends at Buderim Mountain State School."

John said Buderim residents, retail operators and community organisations had all learned the benefits of banking locally.

"As our profitability grows, so too does our ability to channel our profits into much-needed community groups, events, infrastructure and services," he said.

"Our branch was set up by the community, for the community, so we are always looking for ways we can help strengthen Buderim."



Above: Branch Manager Peter Macdonnell and School Chaplain Chappy Dave are keenly anticipating the Buderim Mountain State School movie night.

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

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

Chairman's report.



Above: Chair John Burgess.

Our Directors move widely through the community in the pursuit of their jobs and occupations in both paid and unpaid capacities. Quite often we are asked: "How is the branch going?" I think we can say with some pride that things are going pretty well.

For a new **Community Bank**[®] branch established through the global financial crisis and operating since opening in an historically low interest regime, and in a town which is also home to virtually every other bank, we are making considerable progress.

Our footings, i.e. total loans and deposits, have grown to over \$63 million since opening nearly six years ago. I'm sure I can say we have become a well-known and respected community identity, something other banking organisations may envy.

We are thanked and recognised by many Buderim not-for-profit groups and their hundreds of members who have been recipients of our grants and sponsorships.

We have been able to distribute approximately \$130,000 to such worthy and wonderful people including Buderim Mens' Shed, Bloomhill Cancer Care, the Royal Flying Doctor Auxiliary, the Buderim War Memorial Community Association, and even small but important things like the Buderim library new signage.

I again remind you that these funds do not come from the **Community Bank**[®] branch's revenue but from moneys handed on by Bendigo and Adelaide Bank in lieu of corporate advertising so we may promote and grow our business.

So, yes, I and my other volunteer Directors feel confident in saying: "Things are going pretty well." Our object is not be complacent in any way and remains to work even harder along with our excellent Manager and staff to get us over that next, and vitally important hurdle, sustained profitability.

John Burgess
Chairman

Community Bank[®] branch sticks with Rebels Hockey.



Above: Rebels Hockey players jump start their season at the Aqua Fun Park.

Buderim **Community Bank**[®] Branch has again thrown its support behind the Buderim Rebels Hockey Club renewing its year-round sponsorship of the eight junior teams.

Buderim **Community Bank**[®] Branch Manager, Peter Macdonnell, said the team is committed to supporting Buderim families with young children and this is one of many ways the branch can play a meaningful role.

"We also believe that when we support community groups – whether that is school, club, charity or any one of the many Buderim service groups – we are playing an important and positive role in the lives of our people.

"In return we hope residents, business owners and community groups realise the benefits of local banking," Peter said.

Buderim Rebels Junior Hockey Club President Tony Dunn said the Club was appreciative of the branch's ongoing support.

"We greatly value our relationship with the Buderim **Community Bank**[®] Branch because it reflects the shared values of our organisations. By working together we hope to make an even greater difference to families in our community as we improve affordability and accessibility of hockey as a competitive sport," said Tony.

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Bendigo Bank customers are paying off their home loans at a record rate[^].

So, consider a home loan from Australia's most reputable bank.

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



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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. [^]Based on excess repayment figures since 2012. *As ranked by AMR Corporate Reputation Index 2015. The 60 companies included in the Reputation Index are sourced from the IBIS World Top 1000 Company list. The Reputation Index collates insight direct from consumers, and does not rely on any information provided by the companies being studied. S52650-12 (299478_v1) (8/04/2016)



Building Stronger Communities, Together.



Above: Chairman John Burgess and Geoffrey Hole dress up for our themed 'Moviestar' dinner at Movieworld alongside Trevor Jones and Micheal McCarthy from Broadwater Financial Services Ltd.

We hope you enjoy reading the Winter edition of our Buderim **Community Bank**[®] Branch newsletter. As always, there's plenty of activity happening in our local community, and more often than not, you will find our **Community Bank**[®] branch centre of the action.

We've also been very busy within our own **Community Bank**[®] network.

Most recently some of our team have returned from our annual State Conference where we got together with the other **Community Bank**[®] branches across Queensland to share best practise, participate in interactive workshops and have bigger discussions about how we can create change for the greater good from a local, regional and state perspective.

This year's conference was titled, 'Building Stronger Communities, Together' which carried a focus on both community and business. It reinforces our commitment to investing locally which is as strong today as it's ever been. It's our unique point of difference and it's what sets us apart from the other banks.

As you read on, you will learn more about the support we've been able to give to numerous community groups, clubs and organisations across the Buderim community already this year.

We've enjoyed partnering with Bloomhill Cancer Care; the Buderim Mens' Shed; BWMCA; Buderim Rebels Hockey Club and the Buderim Mountain State School and look forward to an equally exciting and action-packed second half of the year.

We welcome the opportunity to work with you and invite you to drop in and see the team or phone the branch directly on 5456 2094.

Peter Macdonnell
Branch Manager

Depth of experience and expertise behind this local success story.



Above: Vice-Chair Geoffrey Hole an active member of the Buderim community working across a number of Committees.

A depth of experience and expertise is behind the Buderim **Community Bank**[®] Branch, with long-term Board member and Vice Chair Geoffrey Hole playing an integral role in the future of the company.

Geoffrey was a member of the Steering Committee that led to the establishment of the Buderim **Community Bank**[®] Branch six years ago.

"I became involved in voluntary work in the Foote Sanctuary not long after arriving in Buderim and began writing pieces about it for the local papers. This led to offers from other committees for assistance with their publicity including ANZAC Day, Australia Day and the BWMCA."

"Through this I was invited to join the Steering Committee for the establishment of the **Community Bank**[®] branch. Then I was honoured to

be invited onto the Board and remain an enthusiastic supporter of Bendigo Bank's unique model of community support," said Geoffrey.

Geoffrey moved to Buderim in 2005 upon retirement at 65.

As well as his ongoing role with the **Community Bank**[®] branch, Geoffrey is on the ANZAC Day Committee and is President of the E.J. Foote War Memorial Sanctuary Association.

Geoffrey's career was launched when he undertook tertiary education in accounting and economics while working in his first occupation with the Bank of NSW. He became a journalist in his early 20's working for metropolitan dailies and national weeklies and in the national newsroom of a TV network. He left journalism to manage the media for the introduction of containerised shipping into the Australian trade.

Geoffrey then entered the political arena for the next 10 years as Speechwriter and Media Secretary to two senior Federal Cabinet Ministers and two State Party Leaders.

He became a consultant to major corporations including BT, Lend Lease and QBE in managing media and government relations. For the last 15 years of his work in these areas he was employed fulltime and then as a consultant to the Chairman and Board of Westfield Development Corporation.

It is little wonder Buderim **Community Bank**[®] Branch is on an upward trajectory to success with so much expertise and experience from the Board members driving it.

Hitting out at the Regional Golf Day.

There was plenty of great company and lively conversation to be had at the recent Bendigo Bank Regional Golf Day. Held at the impressive Maroochydore Golf Club facilities in Bli Bli, our Buderim **Community Bank**[®] Branch joined in the fun and entered a team in the 18-hole competition.

Joining our Branch Manager Peter Macdonnell were Tony Mann, Miles Tollan and Michael Strong. Together they showed off their impressive form, but sadly were unable to come home with the Masters title on this occasion.



Above: Peter Macdonnell, Tony Mann, Michael Strong and Miles Tollan.

Echoes of the Great War a great success.

Bloomhill Cancer Care decided earlier this year to postpone its Bloomhill Buderim Burn with the event set to return bigger than ever in 2017. Buderim **Community Bank**® Branch was a sponsor of the inaugural event in 2015 and decided to show the way with a fresh new fund-raising idea.

Buderim **Community Bank**® Branch teamed up with Bendigo Bank Nambour branch and Lind Lane Theatre Inc. to stage a special preview performance of the ANZAC feature, 'Echoes of the Great War'.

The special preview performance was held at Lind Lane with all funds raised from ticket sales going directly to support Bloomhill Cancer Care patients and carers.

'Echoes of the Great War' was directed by Glenda Campi and featured two short acts. The first, 'The Old Woman Shows Her Medals,' was about war-time women sharing experiences of their sons in the army over tea. The host of the tea had no son but still pretended, along with the help of a man also without family.

The second act was about a Catholic nun who was knitting socks for the war effort. She decided to put her name in one of them and it reached Corporal Cooper in France who wrote back, unaware she was a Nun. Although they never met, a friendship was struck and a poignant drama unfolded.



Above: Peter Macdonnell, Katherine Barnes (actor), Judy Fredriksen (actor), Melissa Wolpert (Bloomhill Cancer Care) and Joy Marshall (actor).

Buderim **Community Bank**® Company Chair, John Burgess, said the performance provided a unique opportunity for Sunshine Coast locals to show their support for Bloomhill Cancer Care.

"With increasing demand for this specialised cancer care service across the Sunshine Coast, and no government funding, they need our support," said Mr Burgess.

"It was a wonderful night of theatre as we shared the spirit of community."

BWMCA Expo winners are school yard gridders.

There was great excitement during morning tea one day at Buderim Mountain State School when a giant cheque was marched through the school gates to be presented to the Primary School Captains.

The cheque, written out for \$1,000, signified the prize money being awarded to Buderim Mountain State School who were the winners of the 'Peoples' Choice Award' at the Buderim Expo.

Primary Captains Emily Webb and Marshall Kusy enthusiastically received the cheque along with Wendy Cackett from Buderim Mountain P&C. Adding to the excitement was dozens of inquisitive children who had never seen anything like it in the school grounds!

The school was delighted to win the 'Peoples' Choice Award' for their stall at the Expo and the Buderim **Community Bank**® Branch was equally pleased to see the winnings go towards the school P & C.

Plans are well underway for an even bigger BWMCA Expo this year with the branch committed to again sponsoring the 'Peoples' Choice Award'.

Buderim **Community Bank**® Company Chair John Burgess said the event was an important one for the whole community to support.

"We encourage everyone to join in the community spirit by being a part of the Expo and by demonstrating how we may work together to build a brighter future. Being part of it is obviously a very natural fit for us," said John.

For more information on partnering with Buderim **Community Bank**® Branch, visit the branch at 72 Burnett Street, Buderim or phone us on 5456 2094.



Above: Primary Captains Emily Webb & Marshall Kusy celebrate the school's win with P&C Committee member Wendy Cackett and Peter Macdonnell.

Give your children's savings a head start.



Above: Piggy pays a visit to our Sunshine Coast schools.

In early 2015 Bendigo and Adelaide Bank was successfully appointed to the Queensland Department of Education Student Banking Services Panel.

This was a huge win for Bendigo and Adelaide Bank as several decades previously, student banking in Queensland state schools had been limited exclusively to Commonwealth Bank and therefore no other financial institution could approach or offer student banking services to their local state school. State primary and secondary schools now have the option to set up their student banking services through either Bendigo Bank or Commonwealth Bank.

Fast forward 12 months and we are pleased to advise we now have 34 Queensland state schools up and running with student banking and a further four schools in the process of having student banking agreements prepared.

The Student Banking program has proved to be a great opportunity to further develop our business and build new or enhance existing partnerships across Queensland. Already a number of our branches across the State have relationships with local schools in varying capacities including supporting the Parents and Citizens (P&C) committee via grants, donations and sponsorships. Our student banking service further enhances these relationships and provides additional avenues to connect within local communities and at the same time grow our business.

We hope to be able to expand the student banking offering in the near future with exciting deposit incentives and also introduce financial literacy programs into schools across the State. It's never too early to teach children about the benefits of saving!

If you are a student or are a parent of school aged children and would like more information about our student banking please drop in and see us at the branch at 72 Burnett Street, Buderim or phone us on 5456 2094 to talk to one of our friendly staff about how we can help.

Google's Android Pay making life easier.

For those with Android phones, you'll be interested to learn Google has teamed up with several Australian banks to expand its mobile payments platform, Android Pay, outside of the US for the first time.

According to Google, Android Pay, is a simple and secure way to pay using an Android phone and will be made available for contactless payments (and payments within apps) during the first half of 2016.

"With Android Pay, you simply unlock your phone, hold it to the terminal, and voila — your payment is done," said a statement from Google Australia.

"We're working closely with many of Australia's major financial institutions including Bendigo Bank with the aim of bringing Android Pay to their card holders in 2016."

The mobile payment system will support MasterCard and Visa with Google also planning to enable eftpos payments through Android Pay.

Bendigo and Adelaide Bank Chief Customer Officer, Marnie Baker, said that Android Pay will provide its customers with greater choice and flexibility.

"The pace of change in technology is extremely fast these days, driving a revolution in the way we think about, use and move money," she said.

"Being receptive to adopting emerging technologies in an ever-changing environment will ensure we fulfil our vision of being Australia's most customer-connected bank."

Commenting on the functionality of Android Pay, Marnie said that it would offer customers the following features:

A simple payment platform: Unlock your Android phone, place it near a merchant's contactless terminal for payments under \$100, and your payment is made.

Security of personal and financial information: Stored credit and debit card information is never sent with a payment, instead a virtual account number is used, providing additional security.

Lost or stolen phones can be locked, new passwords set or personal information wiped clean using Android Device Manager.

When it's fully launched mobile payments will give our customers more choice and control than ever before.



Above: Google's Android pay drives a revolution.

Opportunities for shareholders, existing and new.

For all our readers who are Buderim Community Enterprises Limited shareholders, you're at the forefront of driving social change in our community. As a way of saying thank you, we've tailored an exclusive investment offering for you, with the help of the team at Leveraged.

Just like borrowing to buy an investment property, you can also borrow to invest in equities such as shares and managed funds. This can help you achieve your big life goals like buying a house, travelling overseas, sending your kids to a great school, or retiring comfortably.

As a shareholder, you are entitled to this exclusive offer:

- Access to select Sandhurst and Bendigo Wholesale Managed Funds at a significantly reduced initial investment levels
- Discounted interest rates.

As a wholly owned subsidiary of Bendigo and Adelaide Bank, Leveraged offers innovative solutions and exceptional customer service. They are one of the first and longest continually operating margin lending specialists in Australia.

If you already have a margin loan facility in place elsewhere, you may consider refinancing to further enhance your community contribution.

Since the opening of our branch in Buderim we have been able to contribute more than \$120,000 back to the community. With your support of our products and opportunities such as this, we will continue to share our revenue through community investments so that everyone can benefit.

We also have a few shareholders willing to sell their shares. We would like to offer our readers, who are not already shareholders, this unique opportunity to join our **Community Bank**[®] branch, and



Above: Big life goals like travelling the world are all within reach.

you too will be able to take part in special shareholder offers like this.

If you are keen to take advantage of this offer, please make contact with our Company Secretary John Burgess via email bcel@live.com.au

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Buderim Community Bank[®] Branch

Shop 4B, 72 Burnett Street, Buderim Phone: 5456 2094

Opening hours: Monday to Friday 9.00am – 5.00pm

Website: www.bendigobank.com.au/buderim facebook.com/bendigobank twitter.com/bendigobank

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