



Story Dogs gives vital support to kids.

Ever heard of Story Dogs? Neither had we before we came on board as a proud sponsor this year. Story Dogs is a reading support program designed to improve the literacy skills of children – using dogs! Children with reading difficulties are given the opportunity to read in a non-classroom environment to accredited dogs.

This year our Buderim **Community Bank**® Branch became a sponsor of Story Dogs in particular, Carolyn and her dog Molly.

Story Dogs volunteers just like Carolyn visit a school of their choice every week, on the same day, and at the same time, for approximately two hours. The children are usually Year 2 students generally between the ages seven to eight who are chosen by the school. The program is proven to improve reading skills, increase focus and build confidence.

Story Dogs Sunshine Coast co-ordinator, Petra Westphal, said the non-judgmental, loving nature of dogs helps children relax and open up.

“When children read to a dog, the results are quite incredible. Children’s focus improves, their literacy skills increase and it’s just wonderful to see their confidence soar,” said Petra.

Branch Manager Peter Macdonnell said the program was important in helping children become confident readers.

“The ‘screen time’ battle is a growing issue for so many families these days. Anything we can do to encourage children to read confidently and enjoy what they read will help them become life-long learners,” said Peter.

Students come to cherish their Story Dog team, so volunteers commit for the full school year. All types of dogs, except for restricted dog breeds, are eligible to become part of Story Dogs. The dog’s temperament, obedience and willingness



are of utmost importance to the program and they must also pass an accreditation test carried out by certified dog team assessors.



The Story Dogs program is available to all primary schools, both state and private, and is free to all participating students. A school generally comes on board when a volunteer comes on board and requests a school near them.

For more information on Story Dogs or to become a sponsor, please visit www.storydogs.org.au or contact Petra Westphal directly via email petra@storydogs.org.au or mobile 0419 137 716.

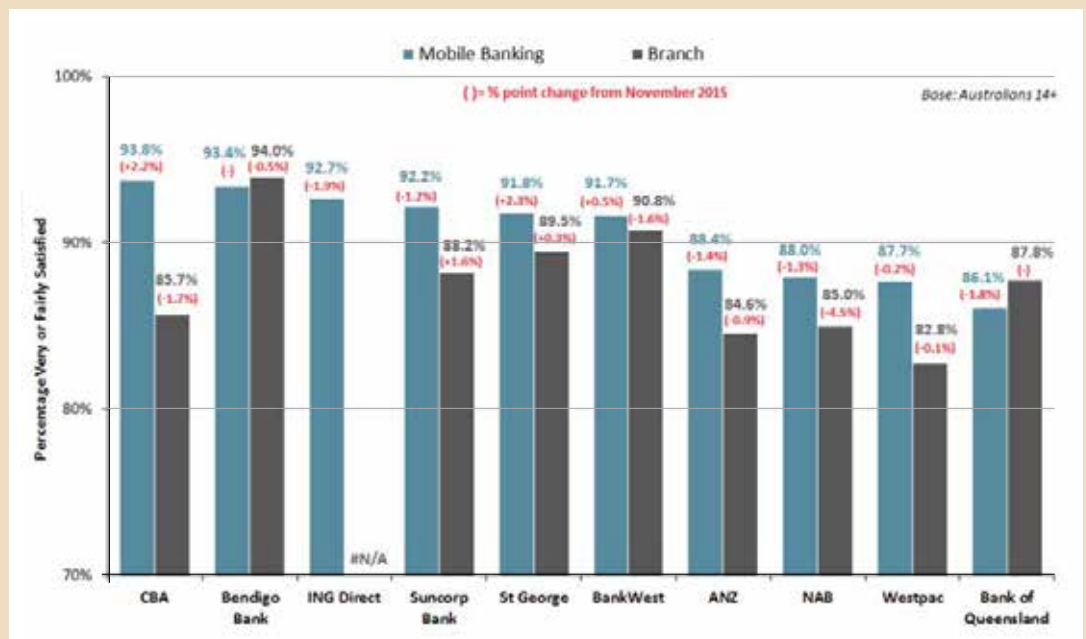
Buderim Community Enterprises Limited Shop 4B, 72 Burnett Street, Buderim QLD 4556 ABN 28 136 810 074

Directors: John Burgess (Chairman/Secretary), Coline Colton, Jeremy Greaves, Geoffrey Hole, Helen Jones, Keith Solomon, Shree Webster, Judy Wild.

Customer satisfaction consistently high with Bendigo Bank.

Our loyal customers would not be surprised to hear Bendigo Bank is consistently ranking amongst the top two banks for customer satisfaction across mobile users, branch banking and with mortgage customers, according to the latest Roy Morgan Research.

The results show Bendigo Bank is a close second (behind CBA 93.8%) with a 93.4% satisfaction rate among its mobile banking customers. The rest of the 10 major banks follow with ING Direct in third on 92.7% while the remainder of the big four banks were well below this top group with ANZ on 88.4%, NAB on 88.0% and Westpac on 87.7%.

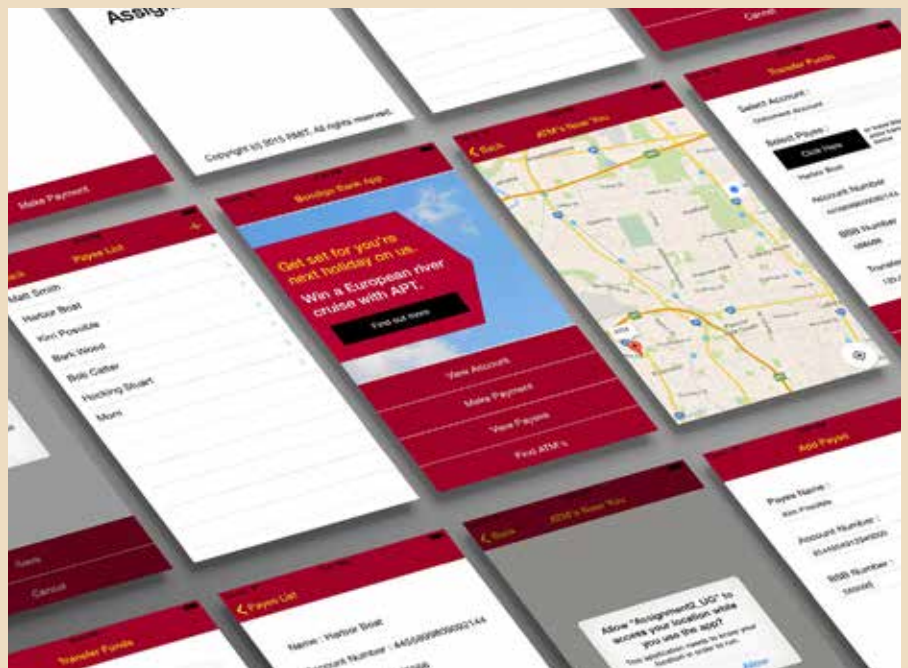


1. Based on used in the last 4 weeks 2. Using an App on a mobile phone or tablet 3. Based on customer numbers. Source: Roy Morgan Research Single Source (Australia). 6 months ended November 2015, n=25,410; 6 months ended November 2016, n=24,727.

While banking using an app on a mobile phone or tablet is now more popular than using branches, Bendigo Bank also tops the 10 main banks for highest customer satisfaction as demonstrated in the graph on this page.

Bendigo Bank (94%) also tops the leader board for satisfaction with branch banking, followed by Bankwest on 90.8% and St George (89.5%). The lowest were Westpac (82.8%) and NAB (85.0%) and CBA branch satisfaction 85.7% – a full 8.3 points behind Bendigo Bank’s lead.

If friendly, customer service and helpful, local advice is important to you, then come and see us today. You can find us with convenient parking behind our branch at 72 Burnett Street, Buderim or call us directly on 5456 2094.



Bendigo Bank app ranks highly for customer satisfaction.

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All information is correct as at 26 May 2017 and is subject to change. Full details available on application. Lending criteria apply.

What makes a successful business? You.

You work tirelessly to ensure your business succeeds. At Buderim **Community Bank®** Branch, we appreciate that your business is your livelihood, and we treat it as such.

Smart Banking Solutions for Small Business.

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



Buderim **Community Bank®** Branch

bendigobank.com.au/business



We've just turned seven!

Buderim **Community Bank**® Branch has just celebrated its seventh birthday which also marks \$150,000 in contributions back to the community.

Chair John Burgess said the locally-owned and operated branch had experienced steady growth since opening in 2010.

“Thanks to community support, and the hard work of our Branch Manager and staff, we have been able to steadily build the business over the past seven years,” John said.

“While the market conditions remain challenging, each year we take positive steps forward. We exist to put back into the local community and we look forward to growing our footprint in future years.”

Since opening its doors seven years ago, Buderim **Community Bank**® Branch has supported numerous community organisations and groups. The branch's support has extended to Bloomhill Cancer Care, the Buderim Mens' Shed, Buderim Rebels Junior Hockey Club, The Buderim Garden Club, Buderim Carols, the Buderim Street Party and the Sunshine Coast Antique and Collectibles Fair to name just a few.

The contribution to these organisations have been made because Buderim residents, traders and community organisations have all learned the benefits of banking locally.



Directors and Buderim **Community Bank**® Branch staff celebrate our seventh birthday.

“As our profitability grows, so too does our ability to channel our profits into much-needed community infrastructure and services,” John said.

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

Local profile: Kawana Scouts.

Each newsletter we throw the spotlight on one of our many local non-for-profit organisations. Let's take a closer look at one organisation that has managed to stay relevant with our youth today by equipping them with important life skills.

Kawana Scouts has been actively involved in the local community since 1980 and today continues to provide a

positive youth program for over 50 families. The program is run by scout volunteers who have all been trained in scouting methods and are committed to developing safe programs that enhance the development of our children.

Kawana has youth members in each of the five sections of scouting. Age groups include Joeys (6 - 7½ years), Cubs (7½ - 10½ years), Scouts (10½ - 14½ years), Venturers (14½ - 18 years) and Rovers (18 - 26 years), who all meet on a weekly basis. The scouts spend their time learning to abseil, canoe, hike, camp, enjoy the outdoors, reflect, achieve and above all else, they develop strong self-awareness and confidence.

Kawana Scouts equip their young members with the mindset to face life's challenges, become strong leaders and effective team players and actively encourage them to make a constructive contribution to our community.

As a global movement, Scouts has made a real contribution to creating a better world over the past 37 years and we here at Buderim **Community Bank**® Branch salute them for their tremendous support of our Sunshine Coast youth.



Kawana Scouts role-playing.

Rebels hit record numbers.

There have been numerous milestones reached for the Buderim **Community Bank**[®] Branch sponsored Junior Rebels hockey club.

Earlier in the year, the Club ran a hockey training program for Glenview State School which received great support. It gave the Club the opportunity to introduce hockey to a new audience, away from the hockey fields and receive very positive feedback from all the kids that participated. The Club will be looking to conduct more school engagements on the Coast following the 2017 season.

The 2016 season set a club record for junior numbers, only to be trumped by the 2017 junior registrations which exceeded the 2016 record by 12 per cent. The Hookin2Hockey (under 9s) intake record has been exceeded and for the first time, the Club has registered three under 12 girls' teams. Proving the Club's popularity isn't just with the girls, the club had a record number of under 12 boys also playing hockey.

To support the Buderim Rebel Hockey Club coaches and help ensure correct player development, a Level 1 coaching accreditation course was provided by the Club. This new and extra knowledge has been a kick start for the younger coaches and been a good refresher for the experienced coaches, adding up to better skills and more enjoyment for players.

Buderim Rebels Hockey Club President, Tony Dunn, said the branch's ongoing support over the last four years has been invaluable to the Club and its members.

"As a not for profit organisation, the support provided by our sponsors and via grants, translates to lower fees and costs for families and better equipment for players," said Tony.

The Club has also been fortunate to have received equipment grants from Buderim Foundation for the Schools and Hookin2Hockey program, and the Sunshine Coast Council for new team management kits.



Buderim Junior Rebels Hockey Club attracts record numbers.

Flexible and convenient equipment finance for your business.

At Buderim **Community Bank**[®] Branch it's all about helping you build the best business you can in the most efficient and cost effective way – whether you're just starting out or looking to grow.

Our equipment finance solutions are a competitively priced way to help you achieve those big plans for your business.

Drop in to see Peter Macdonnell at the branch, 72 Burnett Street, Buderim or phone 5456 2094 to arrange for Peter to visit you to talk about the right finance solutions for your business.



Buderim **Community Bank**[®] Branch

Sunshine Coast Live tickets selling soon.

The Sunshine Coast Theatre Alliance Festival, recently renamed Sunshine Coast Live, is not far away and will be back this August. Please be sure to visit us at the branch to purchase your tickets for this annual expose of first-class theatrical talent.

Sunshine Coast Live coordinates two major events each year. Along with the Festival, Sunshine Coast Alive also hosts a Season Launch Soiree as well as workshops and events aimed at improving the standard of theatre on the Sunshine Coast.

The upcoming Theatre Festival will again be held at The Lind Theatre, 16 Mitchell Street in Nambour. The Festival attracts entries from all over south east Queensland as part of the

SEQ Drama Circuit. Festival goers come together to celebrate all things theatre, with the Open Festival being on the first weekend, workshops during the week and the Youth Theatre Festival being on the final weekend.

The exciting news this year is the winning play will receive an all expenses paid trip for up to six people to New Zealand to perform their winning play in the Theatre NZ National Finals as well as participate in an exciting cultural exchange.

Our Sunshine Coast **Community Bank**[®] branches have contributed ongoing funding to Sunshine Coast Alive over the past five years and remain committed to nurturing our creative talents on the Sunshine Coast.



Sunshine Coast Alive tickets on sale soon.

Hear what others say.

Here at Buderim **Community Bank**[®] Branch we pride ourselves on giving great customer service. We value our relationships and we go that extra mile to make sure our customers are happy. Hear what our customers say:

“After several decades of being customers with a major bank, we were driven to changing to Bendigo’s Buderim **Community Bank**[®] Branch after we had been shunted between four different Loan Managers over a four-week period trying to secure home loan finance. And what a good decision this has been. We can’t speak highly enough of Peter and the team at Buderim **Community Bank**[®] Branch. It’s always a pleasure to be welcomed by all the staff and know that your transactions will be handled with ease and efficiency.”

Peter and Marie Roper

We really appreciate receiving feedback from our customers. Please share your experiences with us so we may continue to provide the best possible service. If you are yet to become



Peter and Marie Roper are happy customers.

a customer, then give us a try. For all your banking needs, no matter how big or small, please come and see us in branch at 72 Burnett Street Buderim or call us directly on 5456 2094.

Five end of financial year tips all business owners should know.*

We know what you're thinking, where has the year gone? If you're anything like most other Australian small business owners, that means piles of paperwork and shuffling through the filing cabinets, office desk draws and shoe boxes for receipts that you promised yourself last year would be filed more efficiently. Don't worry, we have put together a short list of tips that will make your EOFY slightly more bearable and keep you organised and prepared for the new financial year.



EOFY is a great time to visit the branch team and Business Banking Manager to discuss your financial needs.

1. Need A New Car?

There are a couple of times of the year that makes it perfect for buying a new car and EOFY year is always a great time to take advantage of car manufacturer and dealership sales and specials. But be careful, always compare the price with competitors, always check clearance plate dates and always beware of the Zero Percent or 1% Finance Rate deals that can sometimes look too good to be true (more on this later). It's also important to be aware of the time of day, week and month you are shopping. Dealerships have sales targets too and the closer you are to the end of a period may significantly affect the savings you can negotiate. Weekends are always busier for dealerships, try speak to a sales person early in the week to get their complete attention and focus on your needs. For the most bargaining power, get your finance pre-approved so you have complete negotiating power on the day. Talk to your accountant or tax specialist regarding the tax benefits of financing a vehicle before 30 June.

2. Business & Finance Health Check.

All business needs finance for operations and to grow. EOFY is a great time to visit the branch team and meet with your Business Bank Manager to discuss how your banking is working for you and your plans for the next 12 months. If quick applications and turnaround times are important to you, introduce your Branch Manager to your accountant so that financial information can be shared quickly and conveniently. It is good business practice to have financial information and surplus finance available to cover business contingencies including taking advantage of new opportunities.

3. Bad Debts In Disguise?

When was the last time you reviewed those unpaid invoices that started in the 30 day column but have somehow managed to be now in the 90/120 day columns? Consider printing your Aged Debtors Ledger (detailed) and review what attempts have been made to collect the outstanding amounts. Are payment plans in place or are these bad debts in disguise? If you have outstanding invoices that you believe are 'write offs' consider discussing the deductibility

of these in the current financial year with your accountant or tax specialist. Moving into the new financial year, prevention is always better than a cure, when was the last time you reviewed your trade credit terms, debtor insurance and a professional collection service?

4. ATO app.

This app works on most smart phone platforms and is regularly updated to reflect current ATO regulations. Along with calculators and tools to assist you throughout the year, one key feature is the new myDeductions. This allows you to electronically track of your deductions throughout the year and then export them directly in to your tax return. This feature will also let you log car trips if you use your car for work. These apps along with the tools and calculators can be found on the ATO website.

5. Prepayments & Deductions.

Car maintenance service, new tyres, income protection, car insurance, rent, electricity, self-education expenses, charity donations. There is a long list of potential prepayments and deductions your business may benefit from before 30 June so talk to your accountant or tax specialist for the right advice.

We hope these tips can help improve your business. Please feel free to contact our Business Banking Manager Reece Ketu on 0478 435 905 or email: reece.ketu@bendigoadelaide.com.au anytime to discuss your personal situation further.

* Bendigo Loans and Credit Cards are subject to terms and conditions, fees and charges apply. 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.

Congratulations to the Craft Cottage: 50 years in the community.

Congratulations to the Buderim Craft Cottage who this year celebrates 50 years in the community. Buderim **Community Bank**[®] Branch has been a long-time supporter of the Craft Cottage and our Branch Manager, Peter Macdonnell, attended the recent garden party in celebration. The garden party was a fitting tribute to all the Buderim Craft Cottage members and to those before them who have made the Cottage what it is today.

Buderim Craft Cottage is a not-for-profit organisation which was established in 1967 by a small group of artists and craftspeople. The first members met in private homes, then 'Pioneer Cottage' before moving to a small house on Bart's land in Church Street. In 1974 the first stage of the existing building located in Main Street Buderim was constructed (between St. Mark's Anglican Church and the Buderim Library). Since then there have been many additions, which together comprise a large building with facilities suitable for the Craft Cottage members to pursue a wide range of arts and crafts ranging from needlework, silver-smithing, mixed and multi-media, machine embroidery, calligraphy, fabric art, pottery, life drawing, creative writing, painting and patchwork to name just a few.

Buderim Craft Cottage President, Jan Nelson, said the cottage has a proud history in the local community.

"We feel proud to be able to showcase the high-quality art and craft and make a significant contribution to promoting Buderim Craft Cottage to our community," said Jan.

To find out more about joining one of the many groups that gather at Buderim Craft Cottage, please phone 5450 1714 or visit the Buderim Craft Cottage, 5 Main Street, Buderim.



Craft Cottage President Jan Nelson and Peter Macdonnell enjoy the garden party.



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When you choose a Bendigo Connect Home Loan package, we'll reward you with a big interest rate discount, and a big bundle of loyalty benefits.

And the more you bank with us, the more your discount grows.

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

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

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Let's get to know our Business Banking Manager Reece Ketu.

As a Business Banking Manager Reece Ketu assists SME's and mid-market businesses with working capital, property and commercial finance needs. He has 10 years' experience in assisting businesses and owners achieve personal and business goals.

Let's get to know a little bit more about Reece.

Where did you grow up?

I grew up and went to school in Brisbane with most weekends and school holidays spent in on the Sunshine Coast.

How did you end up in banking?

I saw a great opportunity to combine study with a professional career.

What do you like most about working for Bendigo Bank?

For me I get real satisfaction in surprising people with our banking capability. I enjoy being able to assist customers one on one and that I can make decisions for them on the front line. I think business owners truly appreciate dealing with decision makers.

What's your take on business on the Sunshine Coast at the moment?

I think it's a great time to be in business on the Sunshine Coast. I'm speaking with business owners every day who are confident and optimistic about their futures and I'm excited to be able to help them achieve their goals along the way.

How best can we help?

Whether buying, growing or managing your business, I like to map out where your business is now and where you want

to go. My job is to help you get there the most efficient, safe and cost-effective way possible.

I understand switching your banking can be a daunting prospect so I offer business owners a comprehensive, free no obligation financial health check to ensure the decision is the most rewarding one.

A little bit about your family or

what you like to do in your spare time.

My better half Bree and I have two kids, Boston (boy 5) and Billie (girl 2 ½). Most weekends are pretty busy between sporting commitments, boating, fishing, beaching and any chance we get we're off camping.



Our Business Banking Manager Reece Ketu.

Bendigo Insurance.
So good, you don't need the wrap.

Protecting what's important to you is important to us.

It's why we offer exceptional products and excellent service. It's also why our customers choose to stay with us year after year.

Get a quick quote today – bendigobank.com.au/insurance

You can also drop in to see Peter and the team at 72 Burnett Street, Buderim or phone 5456 2094 find out more.

Is it worth it? You betcha.



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Buderim Community Bank® Branch

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

Opening hours: Monday to Thursday 9.00am – 4.00pm and Friday 9.00am – 5.00pm

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

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