



Calliope & District **Community Bank**[®] Branch Newsletter July 2010

Chairman's report

Welcome to our 4th newsletter. Since the last newsletter we have held our 2nd Sponsorship evening. The recipients of our sponsorship grants were community groups from Calliope, Mt Larcom, Ubobo and the Boyne/Tannum areas.

During the last 14 months we have given back more than \$13,000 to community groups and overall with donations, promotional and marketing materials; a grand total of over \$26,000. It's due to the tremendous support from the people of Calliope and the surrounding areas, that we are able to invest this money back into the community.

The growth we have experienced has led us to now look into opening a branch in the Boyne/Tannum area. We are also in the process of opening an agency at Ubobo in the Boyne Valley.

The manager's scorecard

Our 1st birthday has come and gone! The party was great, but for my staff and me, it was also one of gratification.

After our first couple of months of trading in mid 2009, our growth was travelling better than projected. At this time we set ourselves the goal, to not only achieve our first year's targets but to achieve the second year's target on our 1st anniversary. A big challenge!!!!

It was going to take an almighty effort to reach that magical figure of \$34.2 million but we got there by the skin of our teeth, reaching \$34.4 million. We are now aiming to reach the \$50 million mark by the end of June 2011, which will exceed our third year growth projections.

Our efforts did not go unrewarded as the branch picked up 3 Queensland Branch of the Month awards along the way, various rewards for financial planning and insurance referrals and an opportunity to present our journey from "go to woe" at the Queensland **Community Bank**[®] State Conference. The success did not stop there, as the branch was able to return more than \$26,000 to the community through sponsorships, donations and development.

It may have taken four years to open our doors but our commitment to provide a banking service that can be tailored to suit everyone's

A Community Sector Banking information evening was held at the Calliope Central Bowls Club on 25 May. It was an informative and relaxing evening, with 18 clubs represented and some clubs taking away new and innovative ideas to help with their future banking needs.

It is great to see so many clubs using our marquees for their events. We have a 6 x 3 and a 3 x 3 marquee which are available for community groups to use. All you need to do is see the wonderful team at the branch to book them for any upcoming event.

Jenny Bubke
Chairman

needs and to promote prosperity within the community has never been stronger.

I have worked in various small communities in a previous banking life and while they have all been enjoyable; Calliope and the surrounding district would have to be the friendliest, most hardworking and sincere of them all.

Later on this year, we will be holding a public forum to find out what the branch can do to assist the community to achieve some of its long term plans and goals. Everyone will be invited to put forward their ideas, provide feedback and become part of a journey that will see Calliope and district flourish for years and years to come.

Until next time, take care and remember that successful customers create successful banks that in turn create successful communities.

John Wessling
Branch Manager

PS – Best wishes to the Mount Larcom Show Society for their show on Saturday 26 and Sunday 27 June. We are proud sponsors of this event.

First birthday celebrations

Calliope & District **Community Bank**[®] Branch celebrated its 1st birthday on Saturday 20 March 2010.

Thanks to Marilyn Cross and Amanda Gibbs who coordinated the event. The morning was a great success with cyclone Ului staying well away and fine weather.

The MC was Craig Butler and the event was attended by many, including MP Liz Cunningham and Board members of Calliope & District **Community Bank**[®] Branch.

A free breakfast barbeque was put on by Calliope Kindergarten. The children were kept entertained by free face painting, provided by Maria Behrendt, and a jumping castle. Bendigo Bank mascot, Piggy, also paid a visit.



Community Bank[®] State Conference



▲ Marilyn Cross & Amanda Gibbs.

The annual **Community Bank**[®] state conference was held on 9 and 10 March 2010 at Jupiter's Casino on the Gold Coast and was attended by Board member Amanda Gibbs and Ambassador Marilyn Cross. Amanda and Marilyn gave a presentation about our **Community Bank**[®] branch's journey, which was a big hit at the conference.

Supporting your community is as easy as 1, 2, 3.



At Calliope & District **Community Bank**[®] Branch, giving something back to the local community is the most important thing we do. And the more people that bank with us, the more our community benefits.

So help us make a difference and switch your banking to your local **Community Bank**[®] Branch.

1. Call in and see us at Calliope Shopping Centre, Calliope or phone 4975 7844.
2. Bring the appropriate identification and we'll arrange the banking products and services you need.
3. We'll even help you redirect any automatic transactions and cancel your existing account.

Banking at Calliope & District **Community Bank**[®] Branch is not just good for you – it's good for our community too.

Bendigo and Adelaide Bank Limited, ABN 11 068 049 178. AFSL 237879. (S29627) (06/10)

www.bendigobank.com.au

Grants night

Our grants night was held on Tuesday 11 May 2010 and was attended by Board members, branch staff and representatives of local community groups.

It was a laidback evening at the branch with drinks and light supper provided. We were delighted to be able to present 13 cheques to community groups in the district. Most of these community groups are customers and in return for their grants they have agreed to placing signage/logos and/or advertising in their newsletters.

Any appreciation certificates to the bank are welcomed, and can be made out to Calliope and District **Community Bank**® Branch.



Sponsorship/grant applications

The branch has now held two successful sponsorship events, which have returned more than \$13,000 to local not-for-profit groups.

Our next round of applications will close on 30 September 2010, with the successful recipients being advised a short time after. Distribution of monies will be given out at the Company's AGM on Monday 15 November.

Applications can be found on our website at the following address or hardcopies can be obtained from the branch.


www.bendigobank.com.au/calliope

Supporting the community

Over the past six months, we have donated more than \$11,500 to various community groups, including:

- Support to Calliope hack & pony Club for a coaching clinic.
- Sponsorship of Calliope Camp Draft.
- Support to the Billabong Op shop.
- Emmanuel Crossroad Mission received sponsorship for an overhead projector.
- Tannum Sands Kindergarten received sponsorship for water and sand play equipment.
- Calliope kindergarten received sponsorship for new shelving and resources.
- Tannum Sands State High School received sponsorship to purchase a banner for their newly formed marching band.
- Support to Boyne-Tannum wheels on wheels, which services the Calliope area.
- Support to Calliope Central Bowls Club for chairs for their new barbeque area.
- Support to Calliope Central Ladies Bowls Club for their 'Sponsored Fours Carnival'.
- Support to Mt Larcom & District Show Society.
- Support of the Ubobo Mountain Challenge.

Proudly supporting Calliope Kindergarten

We're supporting  and your community

Call in and see us at Calliope & District **Community Bank**® Branch, 2041 Dawson Highway, Calliope or phone 4975 7844.



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And the winner is...

Insurance Competition

We are pleased to announce the winner of our recent insurance competition. Amy Mercer received \$200 in fuel vouchers just by purchasing insurance with the Calliope & District **Community Bank**[®] Branch.

Branch of the month – State winner for April was Calliope – Central Qld

During April the Calliope team achieved outstanding results. Calliope's success can be largely attributed to having regular financial conversations with their customers and being involved in the local community.

The recent mystery shopper survey results for Calliope also confirmed their branch culture creates a friendly and pleasant environment for customers to achieve their financial goals.

Congratulations to John and the Calliope team.

Noel Jessup
State Manager – Queensland

Shareholder information

Personal details

Shareholders are reminded that they need to notify the Company secretary (Monica Redway) of any change to their circumstances, including:

- Change of address or marital status.
- Death of a shareholder.
- Transfer of any shares held in trust for children once they turn 18 years of age.

Trading of shares

Calliope & District Enterprises Ltd is an unlisted public Company and disclosing entity. Calliope & District Enterprises Ltd shares are not listed on any licensed market or exchange.

To provide shareholders with some liquidity in its shares, Calliope & District Enterprises Ltd has obtained approval from the Australian Securities and Investments Commission to operate a low volume financial market under an exemption provided by section 791C of the Corporations Act 2001 and in accordance with the Corporations (Low Volume Financial Markets) Exemption Notice 2003 (Exemption Notice).

Calliope & District Enterprises Ltd shareholders wishing to dispose of all or any of their Calliope & District Enterprises Ltd shares may either find a buyer for those shares or register their interest in selling those shares on the register of sellers maintained by Calliope & District Enterprises Ltd in accordance with the conditions of the Exemption Notice.

Notice: The market operated by Calliope & District Enterprises Ltd Limited is a 'low volume financial market', which is exempt from the licensing requirements of the Corporations Act 2001.

Please contact the Company Secretary with your expression of interest or for any queries you may have in regards to the above.

All forms are available from Monica by phoning 4975 6283 or emailing monicaredway4u@yahoo.com.au or calliopemailbox@bendigobank.com.au



To find out more drop into the branch at Tenancy 3, Calliope Shopping Centre, 2041 Dawson Highway, Calliope, or phone 4975 7844.

Bendigo and Adelaide Bank Limited
ABN 11 068 049 178 AFSL 237879
(S29625) (06/10)

At the Bendigo it starts with U.

 **Bendigo Bank**

BMPNL0154 (30/06/10)

Calliope & District **Community Bank**[®] Branch,
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Opening hours: Monday to Friday 9.00am – 5.00pm
and Saturday mornings 9.00am – 12 noon

Calliope & District Enterprises Limited

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