



## Calliope & District **Community Bank**<sup>®</sup> Branch Newsletter May 2011

### Second birthday celebrations

On Saturday 19 March 2011, Calliope & District **Community Bank**<sup>®</sup> Branch celebrated its second birthday.

There was a great turn out of people for the morning and plenty of fun was had by all. We had a jumping castle, merry-go-round, face painting, ducks and the "Yummy Bug" for the children. Heaps of bags and goodies were given away.

Once again Lizzie's Bakery in Calliope made the birthday cake, which looked amazing.

Thanks to Calliope Kindergarten for cooking breakfast of bacon, eggs and sausages. Thanks to Clyde and Stuart for the fantastic music. A huge thank you to the community for their support and thanks to Casey, Duncan and Chloe for all their help. Thanks to the Directors, officers and the branch staff for all their hard work.



### We're the 2010 Queensland "Branch of the Year"!



## Chairman's report

Hello all,

Since our last newsletter we have been a busy bunch.

In September, our Branch Manager, John Wessling and three Directors, Mark Larney, Amanda Gibbs, Monica Redway and I, travelled to Adelaide for the National **Community Bank**<sup>®</sup> Conference.

John and I were asked to talk at one of the workshops that were conducted at the conference. We were fortunate to be able to talk about our journey and our first 18 months of business.

On Tuesday 7 September, we conducted a public forum in The Great Hall at Calliope. It was exciting to see so many people come and join us for a fantastic evening. What can I say! The Great Hall of Calliope produced some great ideas. We will keep you informed, and please let us know if you have any more great ideas.

I am very happy to say we held our second Annual General Meeting on the 15 November 2010 at 6:00pm at the Calliope Central Bowls Club.

Wendy Hall, Amanda Gibbs and I stood down by rotation and were re-elected. I am sorry to say that Jenney Miller has retired as a Director but never fear because you will see her smiling face at the bank branch. Robyn McBeth has also retired as a Director but she is staying on as an Ambassador for the Board. My sincere thank you to them both for the many years they have dedicated themselves to this wonderful project.

We held round three- Sponsorship presentation at the AGM. Wow what a turn out of adults and children. The little ones even tried to take home our very big cheque that you will see in the front window of the branch.

I am also honoured to announce that John, Michelle, Jenney and Natasha received a plaque from Bendigo Bank for achieving Branch of the Year for Queensland 2010. Make

sure you all make a big fuss of it when you are talking to the girls.

I would like to welcome our newest staff member, Peita Hayter, who joined us in January 2011. Peita has taken on the role of Customer Relationship Manager. This will allow John, our Branch Manager, to circulate out in the community.

Saturday 19 March, 2011 saw us celebrating our second Birthday. With more than \$50 million dollars on our books now, I feel the reasons we have achieved this figure of success are:

1. The dedication of the Board and the officers who put in countless hours of voluntary work.
2. To our staff John, Peita, Michelle, Jenney and Natasha. These wonderful people give so much time. They volunteer at the school tuck-shop and Meals on Wheels. They come to all our functions. I know from the talk around town that the locals can't say enough about these people and how helpful they always are.
3. I think this is the most important reason for our growth and that is the shareholders and customers who have supported us in a way we never imagined but hoped for.

We have been working towards getting an agency in Ubobo. The light at the end of the tunnel grows close as the agency has now been approved. When talking with Regional Manager, Kate Wakeling, it looks like this dream should be having its own celebration in late May/June 2011.

We are in conversation with the local emergency services about the possibility of Calliope & District **Community Bank**<sup>®</sup> Branch providing at least two mobile repeaters to the service to address the issue of black spots in the radio network from Agnes to the Boyne Valley. This will go a long way towards resolving this problem.

**Jenny Bubke**  
Chairman

## Fun photos from the branch



▲ TV winner Helena.



▲ October 2010 Rodeo.



▲ Footy finals fever.



## The Manager's scorecard

We are now two years old and our future outlook is great. At this stage of the financial year, it appears as though we will have between \$40,000 and \$45,000 to put back into the community before the end of June 2011.

We are in the process of finalising quotations to erect some large highway signs, which will be colourful and specifically designed to promote our presence in the community.

We are also in discussions with the owner of the shopping centre to have a noticeboard sign erected in the grounds for the community to promote their future events and community news.

Our business growth remains strong, having increased our deposit and lending portfolios by \$13.3 million since 30 June 2010. Total now stands at \$51.4 million under our management.

Planning for our on-line agency at Ubobo is over and installation should happen in mid 2011 barring any unforeseen circumstances. This will provide the Boyne Valley residents with a day to day banking facility, something that has been needed for a long time.

Since the last newsletter, we held a public forum which gave us an insight into the future needs of our communities and their priorities.

We told those present that we would be forwarding a summary of the evening and asking for any further feedback. Unfortunately we had some technical hitches with the format however it is now ready for circulation.

For those who attended the forum and provided us with an email address you will automatically receive an email that will take you to the update and allow you to complete the online survey. For those that could not attend on the evening, please click on the link to our website [www.bendigobank.com.au/calliope/publicforumsurvey](http://www.bendigobank.com.au/calliope/publicforumsurvey) which should take you directly to the update. For those that do not have electronic access, please call the branch and we will either arrange for a hardcopy to be given to you or have it posted to you.

Please take the opportunity to provide feedback to us as it is important that we understand your priorities above all else.

An interesting initiative by Bendigo Bank over the last couple of months has been the introduction of a fee free student account. To find out more about this product, please call in and have a chat with the staff. This will allow students who have part time work or an allowance to have their money put into an account and allow them to save rather than have their money eaten up by fees.

Until next time, remember that successful customers create successful communities, which in turn create successful **Community Bank**<sup>®</sup> branches. On behalf of the Board and staff, I like to take this opportunity to wish you all a Happy Easter.

**John Wessling**  
Branch Manager

## Sponsorship update

On Saturday 19 March 2011, our second birthday celebrations were held, with a wonderful gathering of the community and guests enjoying a fun morning.

At the celebrations sponsorship cheques to the value of \$4,000 were presented to the following applicants :

- Calliope & District Campdraft Association received \$500 towards their annual campdraft
- The Gladstone Dance Festival Association received \$500 towards their annual event
- Mt Larcom & District Show Society received \$2,000 towards their annual show
- Gladstone & District Pistol Club received \$500 to upgrade their facilities

As our branch grows, we are able to make a difference to many not for profit organisations by way of these sponsorships, grants and donations.

This is our fourth round of sponsorships. To date we have returned more than \$24,000 directly into sponsorships. This is truly the spirit of community; supporting the **Community Bank**<sup>®</sup> branch and in turn the **Community Bank**<sup>®</sup> branch returning assistance back to the community.

We have some changes to our sponsorship closing dates we now will have three rounds per year. Application cut off dates will now be the last day of January, May and September.

There will be new information and application packages available soon. However, anyone wishing to apply can pick up and use current applications from the branch.

**Wendy Hall**  
Deputy Chair & Chair of Sponsorship Sub-committee



▲ Cheque recipients for round 4 sponsorp.

## AGM and grants night

On Monday 15 November 2010, our third round of small grants was presented to local community groups. More than \$5,150 was given out in this round to 11 community groups. This was held in conjunction with our second AGM.

The evening was held at the Calliope Central Bowls Club with a light supper and drinks following the formalities. There was a good turn out, with people coming from as far as Ubobo to attend.



▲ Sponsorship recipients round 3.

So far we've given over \$30,000 back to the local community.

At Calliope & District **Community Bank**<sup>®</sup> Branch we're just as concerned with Calliope's future as our own. That's why we return a portion of our profits back to the local community.

So far we've contributed over \$30,000 to our local Community via grants & sponsorships. And it won't stop there either.

So why not bank locally and help us build a better community. Visit the branch at Shop 3, Calliope Central Shopping Centre, Calliope.

Bendigo and Adelaide Bank Limited, ABN 11 068 049 178, AFSL 237879. (132734\_v5) (4/05/2011)

 **Bendigo  
Bank**  
community



Calliope & District **Community Bank**<sup>®</sup> Branch

## Community project forum

Calliope & District **Community Bank**<sup>®</sup> Branch's first public forum was held on Tuesday 7 September 2010.

The purpose of the forum was to discuss future community projects that could be undertaken with the aid of funds generated by Calliope & District **Community Bank**<sup>®</sup> Branch.

The forum was very well attended and a positive evening overall. Projects discussed varied from small, large, one-off and ongoing. Moving forward from this, the projects which were put forward will be prioritised and actioned in due course.

Thank you to all who attended and gave their support.

[www.bendigobank.com.au/calliope/publicforumsurvey](http://www.bendigobank.com.au/calliope/publicforumsurvey)



## Community Bank<sup>®</sup> network returns \$50 million

The **Community Bank**<sup>®</sup> network has celebrated a significant milestone, with the return of more than \$50 million to support local community groups and projects right across Australia.

This milestone follows the **Community Bank**<sup>®</sup> network returning more than \$40 million to local communities in May last year, which further strengthens the importance of the **Community Bank**<sup>®</sup> network as an alternative source of funding for local community initiatives.

Since its inception in 1998, more than 270 **Community Bank**<sup>®</sup> branches have been opened in partnership with 1,680 volunteer Directors and more than 66,100 local shareholders, dedicated to delivering better outcomes to their local communities.

The network now has almost 844,300 accounts and boasts a total banking book of \$18.4 billion.

These statistics show the strength of the **Community Bank**<sup>®</sup> model, but there are thousands of examples of how **Community Bank**<sup>®</sup> branches make a real difference to the lives of local people.

Whether it's building a sporting complex or medical centre, sponsoring a footy club for even buying sports bags for a local primary school, **Community Bank**<sup>®</sup> branches help to improve hundreds of local communities.

And then there's the contribution to the community through employment and daily local spend; put this together, and you have a very significant contribution to local prosperity.

Although this milestone has been achieved thanks to the **Community Bank**<sup>®</sup> network, the effort of every Bendigo and Adelaide Bank department and staff member has contributed to this success.

Thank you for your commitment to the **Community Bank**<sup>®</sup> network, and together we will celebrate its future success for years to come.

Regards,

**Russell Jenkins**  
Executive, Customer and Community





**insuring**  
what's special to U

With Home and Contents Insurance from Bendigo Bank, you can relax knowing your home, and all the special things in it, are safe and sound. Protecting your assets is one of the most important things you can do for your family. And when the unexpected does occur, it's good to know you have someone to turn to if you need help getting things back to normal.

At Bendigo Bank we recognise that even the smallest events can be a big inconvenience. That's why we always put 'U' first with:

- Great service
- Value-for-money premiums
- 14 months insurance for the price of 12
- Pay by the month at no extra cost
- A simple claims process

If you're looking for an insurance policy that's ideal for your special things, call into Calliope & District **Community Bank**<sup>®</sup> Branch or phone 4675 7844

You should consider the Product Disclosure Statement available from any branch before making a decision. Bendigo Home & Contents Insurance is issued by OGU Insurance Limited ABN 27 004 478 371 AFSL 238201. Bendigo and Adelaide Bank Limited ABN 11 068 049 178 AFSL 237879.(132591\_v3) (29/04/2011)

At the Bendigo it starts with U Calliope & District **Community Bank**<sup>®</sup> Branch

## State conference

In March this year, the Queensland **Community Bank**<sup>®</sup> State Conference was held at Noosa. Directors, Maxine Brushe, Wendy Hall and John Williams, attended the conference with branch representative, Michelle Johnson.

More than 200 delegates attended the conference, which was held over three days.

The conference highlights included speeches from **Community Bank**<sup>®</sup> branches and a number of prominent Bendigo Bank representatives.

The conference emphasized Bendigo Bank as the number one banking brand for customer satisfaction and advocacy. Another highlight was the fact that in 1998 Bendigo Bank had 74 branches Australia wide and today we have 457 branches, 2037 ATMs and 100 agencies.

A quote by Bendigo and Adelaide Bank's Managing Director, Mike Hirst, summed up the bank's position. "Shareholders in Bendigo and Adelaide Bank have reason to be positive for the future. There is a sustainable bank with a simple low risk business model that will continue to focus on meeting the needs of the customers, partners and communities that it serves."



**OUR student ACCOUNT less banky THAN MOST**

**Bendigo Bank banking**

An unlimited transaction account rebate, an interest rate that increases the more you save, a handy EasyMoney or Debit Card plus internet and phone banking make Bendigo Bank's new Student Account a little less banky than most.

Get yours today at Calliope & District **Community Bank**<sup>®</sup> Branch or find out more at [www.bendigobank.com.au](http://www.bendigobank.com.au).

Terms, conditions, fees and charges apply. EasyMoney Card available to account holders 12 years or older. Debit MasterCard available to account holders 18 years or older. Internet banking available to account holders 16 or over. Please consider your situation and read the Terms and Conditions before making any decision. Bendigo and Adelaide Bank Limited ABN 11 068 049 178 AFSL 237879. (132592\_v3) (29/04/2011)

Calliope & District **Community Bank**<sup>®</sup> Branch

Coming soon –

## Free fire blanket offer

Many people underestimate how much insurance cover they actually need. Or they simply renew their insurance policies each year without taking into consideration renovations or new purchases. With a big wet season upon us there's no better time to have an insurance health check.

With insurance through Bendigo Bank, rest assured we always have your best interests at heart. We will offer you the right insurance solutions at whatever stage of life you are in – whether you are starting out, moving up, moving on or doing business.

Stay tuned – promotion commences soon!

## Community Bank® branch sponsors Gladstone Country Music Festival...

The Gladstone Country music festival was held on February 12 and 13 this year. Calliope & District **Community Bank**® Branch was one of the event sponsors.

Some of our representatives, who attended the event, were Chairman Jenny Bubke, Director Wendy Hall and Branch Manager John Wessling. They described the festival as awesome and were astounded at the number of people who attended the event over the weekend.

They were delighted to be presenting some of the awards to the very talented winners who came from all over the country and locally to be part of the competition. Next year is promising to be even bigger.



## We see the big picture

Industry specialisation Seasonal variability Market knowledge Commitment to rural Australia Australia-wide network



## We see the detail

Tailored agribusiness products Cash flow focused Specialist agribusiness managers On-farm visits Community benefits

**U** see results with a Bendigo Farm Management Deposit Account

For more information drop into Calliope & District **Community Bank**® Branch or call 4975 7844 to arrange an appointment with Glenn Henricksen Agribusiness Manager.

This advertisement does not take into account your personal objectives, financial situation or needs. Before making an investment decision, it is important that you consider these things and read the relevant Product Disclosure Statement. Bendigo and Adelaide Bank Limited ABN 11 068 049 178 AFSL 237879 (132721\_v2) (3/05/2011)



## Branch supports Calliope couple rallying for Endeavour

Brad and Stacey are regular participants in the "Great Endeavour" car rally. Calliope & District **Community Bank**<sup>®</sup> Branch has been supporting the couple in this rally each year since the branch opened in 2009. The rally is held each year in July.

The Endeavour foundation is an organisation supporting people with disabilities in the community.



▲ Brad & Stacey Endeavour Rally.

## Bendigo Bank sponsors Queensland Regional Little Athletics



February 12 and 13 this year saw Bendigo and Adelaide Bank sponsoring the Queensland Regional Little Athletics Championships. Bendigo and Adelaide Bank is a proud sponsor of Little Athletics.

Staff from Kin Kora, Gladstone, and Calliope branches went along to help out at the event throughout the weekend. The Bendigo Bank mascot piggy made a visit and helped with medal presentations as well as Bendigo staff. Congratulations to all children who participated in the weekend.



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.



Calliope & District **Community Bank**<sup>®</sup> Branch,  
Shop 3, Calliope Shopping Centre,  
2041 Dawson Highway, Calliope QLD 4680  
Phone: 4975 7844  
Website: [www.bendigobank.com.au/calliope](http://www.bendigobank.com.au/calliope)  
Opening hours: Monday to Friday 9.00am – 5.00pm  
and Saturday mornings 9.00am – 12 noon

**Calliope & District Enterprises Ltd**  
Shop 3, Calliope Shopping Centre,  
2041 Dawson Highway, Calliope QLD 4680  
**ABN:** 71 133 571 061  
**Chairman:** Jenny Bubke  
**Directors:** Wendy Hall, Maxine Brushe, Craig Butler,  
Amanda Gibbs, Glennis Henderson, Susan Holmes,  
Mark Larney, Monica Redway, John Williams.