



## Message from the Chairman.

Calliope & District Enterprises Ltd held its Annual General Meeting (AGM) on 17 October at the Calliope CWA rooms. Minutes of the meeting and the Annual Report are available on our website: [www.bendigobank.com.au/public/community/ourbranches/calliope](http://www.bendigobank.com.au/public/community/ourbranches/calliope). At the AGM I was appointed Chairman and Robbie Williams took on the job of Company Secretary.

Shareholders have been issued their yearly dividend, at 5 cents per share (5 % on your \$1.00 shares). Please check your bank account and mail for confirmation that your dividend has been received. Any problems please contact Robbie Williams 0417 634 380.

It is encouraging that our **Community Bank**<sup>®</sup> branch, with the support of the shareholders and the community, has prospered in these difficult times. Remember that our bank offers all banking facilities, including home, business and agribusiness loans, credit cards, insurance and financial advice.

**Jo Hill**  
Chairman, Calliope and District Enterprises, Ltd

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 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. A member of the Bendigo and Adelaide Bank Group, ABN 11 068 049 178, AFSL 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](http://bendigobank.com.au) before making a decision. Bendigo and Adelaide Bank Limited ABN 11 068 049 178. AFSL 237879.



## Home loan deals.

At Bendigo Bank, it's all about rewarding you with greater savings on your home loan, the more you choose to bank with us.

And for you, that could include saving \$600 on home loan fees\*.

So, consider a home loan from Australia's most reputable bank (AMR Corporate Reputation Index 2015).

Drop into your nearest branch at **Calliope Central Shopping Centre, Calliope** or phone **4975 7844** to find out more about securing a home loan you can count on.

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Bigger than a bank.

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

Ask us how to  
**save**  
**\$600**  
on home loan fees\*

\*Terms, conditions, fees, charges and lending criteria apply. Full details available from [www.bendigobank.com.au/homeloans](http://www.bendigobank.com.au/homeloans). Bendigo and Adelaide Bank Limited ABN 11 068 049 178 AFSL/Australian Credit Licence 237879. S53787-03 (290625\_v1) (10/02/2016)





## Calliope Soccer Family Fun Day.



Calliope Soccer club's Family fun day provided an opportunity for parents to come and enjoy spending quality play time together with their kids. Heaps of families attended the day enjoying the many activities on offer from the jumping castle to soccer games and face painting.

Ever lovable Piggy made an appearance on the day, handing out Bendigo Bank balloons and lollies and exciting many children and parents alike. Branch staff member Natasha and Kymberly also attended helping supervise Piggy and some of the activities on offer.

## Guide dogs.

For the past four years, our branch has hosted a fundraiser for Guide Dogs Queensland so that we can help support blokes like Dave and others who are vision impaired.

This year's fundraiser was a huge success raising more than \$5,736 to help fund the first 12 months of Guide Dog puppy training. Over the four years, we have raised \$14,900.



With Queeny soon to retire it's hoped we will have raised the \$30,000 needed to cover the full cost of training Dave's next Guide Dog.

It was by far the biggest crowd the club has ever seen for a barefoot bowls charity day on the green with more than 60 people enjoying a 'cracker jack' day out.

Not only did we raise much needed funds we helped to spread awareness about the importance of supporting Guide Dogs and we did it in a fun and interactive way.

## Mount Larcom Show.

Often where our **Community Bank®** branch adds value is not in writing a cheque, but in getting in and volunteering their time. Our branch does not only sponsor the Mt Larcom show. Our staff Val, Loren, Liz, Natasha and Kymberly gave up their time this year to give a helping hand, volunteering at the show.





## Red cupcake causal for a cause day.

We supported Red Cake Day Casual for a Cause across the organisation, promoting awareness and raising funds for the Haemophilia Foundation Australia.



Red cupcakes were baked and shared with the team in exchange for a donation or a gold coin. It's more than 'banking' at our **Community Bank**® branch, it's about the bigger picture.

## CWA renovations.



The grand opening of the renovated CWA Calliope Hall was held on 24 July. We were given really good morning tea, and a good look at the new kitchen which was funded by Calliope & District Enterprises Ltd. Calliope CWA plans to utilise the building more in the future, creating a hub for our community.



## Calliope Catwalk competition.

On 1 August Calliope & District Enterprise Ltd. (the company that runs Calliope & District **Community Bank**® Branch), sponsored the Calliope Catwalk competition. Local and state-wide designers entered their unique clothing, which was modelled by local people. The Catwalk was well attended, and some of our staff were there to enjoy the day and help present some trophies. It was lovely to see the young students involved in the Catwalk, both as models and designers. Great work, Calliope State School P and C for a wonderful concept.

## Headspace fundraising.

We donated \$1,000 to Headspace in Gladstone, The staff fundraised by selling chocolates and raffle tickets to help raise funds for a much needed facility in our local community.

Young people are our future and supporting their wellbeing is something that we here at Calliope **Community Bank**® Branch take very seriously, so supporting Roseberry community services to get headspace up and running is a natural fit.

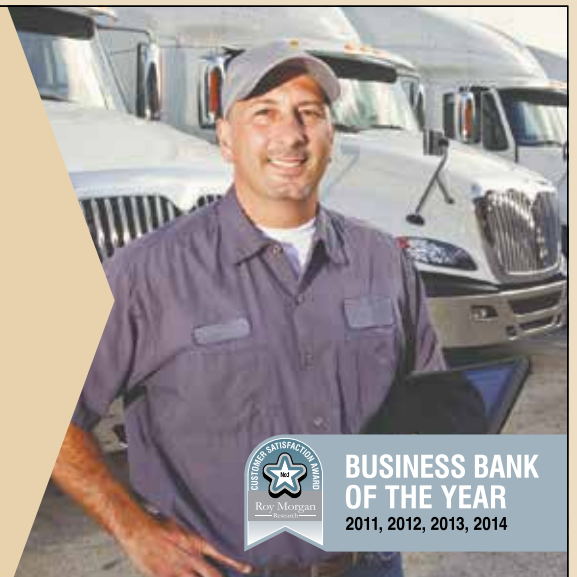
Headspace is a local service designed to make it as easy as possible for young people and their families, to get the help, they need for problems affecting their wellbeing.



## Flexible and convenient equipment finance for your business.

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

**Drop into your nearest branch at Calliope Central Shopping Centre, Calliope or phone 4975 7844 to talk about the right finance solutions for your business.**



**BUSINESS BANK OF THE YEAR**  
2011, 2012, 2013, 2014

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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. S51948-04 (289991\_v1) (1/02/2016)

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## Sponsorships and grants.

Calliope & District **Community Bank**<sup>®</sup> Branch is pleased to be able to support our community. During the past year we have been able to give \$200,000 back to our district. Our last round of sponsorship/grants was finalized recently, with the following successful recipients:

- Calliope State School P and C: \$1,000
- Mt Larcom and District Show Society: \$600
- Calliope Junior Rugby League: \$2,000
- Calliope Rural Fire Brigade: \$2,227
- Calliope Breakfast Club: \$3,000
- Nagoorin State School P and C: \$5,000
- Builyan State School P and C: \$17,900
- Ubobo State School P and C: \$4,990
- Ubobo Progress Association: \$10,552
- Calliope Central Bowls Club: \$15,000

There will be a revised submission application in place soon, and it will be available on line at [www.bendigobank.com/calliope](http://www.bendigobank.com/calliope). The new application will be the only one accepted.

If you have a project that will help build our community, or see a need in the area, let the Board know. We welcome ideas from the community and feedback as to how our area can be improved.



## The landscape is changing. Are you ready?

We understand that farmers face a unique set of challenges, which often present opportunities. You need to adapt to rapidly changing weather conditions, crop and livestock development, emerging technologies, commodity price fluctuations and varying global economic conditions.

Partner with a Rural Bank Farm Finance Specialist to make the most of every opportunity.

To find out more about Rural Bank's range of specialist farm finance products and services, visit your local branch at Calliope Central Shopping Centre, Calliope or phone 4975 7844 to speak to John Wessling.

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Available through  **Bendigo Bank**

Calliope & District Enterprises Limited Shop 3, Calliope Central Shopping Centre, 2041 Dawson Highway, Calliope QLD 4680  
**ABN 71 133 571 061 Directors:** Martha Hill (Chairman), Robin Williams (Secretary), Mark Larney (Treasurer) Craig Butler, Amanda Gibbs, Frank McKee and Michelle Coombes (Non-Director).

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

Shop 3, 2041 Dawson Highway, Calliope QLD 4680 Phone: 4975 7844

Opening hours: Monday to Friday 9.00am – 5.00pm and Saturday mornings 9.00am – 12 noon

Website: [www.bendigobank.com.au/calliope](http://www.bendigobank.com.au/calliope) [www.facebook.com/calliopeidistrictcommunitybankbranch](https://www.facebook.com/calliopeidistrictcommunitybankbranch) [twitter.com/bendigobank](https://twitter.com/bendigobank)

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