



Community presence – Under the Trees Music & Arts Festival.

Every year our branch staff volunteer at various events in our local community and this year was no different. One of the events attended was the 'Under the Trees Music & Arts Festival' where they served at the entrance taking entry money and handing out tickets for the event (pictured above). That's how they roll, serving our local community and working for the community.

Award for service.



A big congratulations to our Director Frank McKee who was presented with a Service Award by the Regional Manager at our Annual General Meeting last month. Frank has served on the Board for the past five years and is a very valuable member of our Board and in our community. We thank you Frank for your continued dedication, commitment and service to the company of the Calliope & District Community Bank Branch, you are so appreciated as are all the Directors on this Board.

Chair's report.

As 2019 comes to an end, I would like to take this opportunity to thank our shareholders and customers for their support over the last 11 years. With your help we have been able to invest nearly \$2 million in our community. So far this financial year our Bank has assisted various organisations to the total amount of \$237,831.

Times change, and it is now time for our branch to change as well. In the next few months we will be doing some interior work which may entail closing the branch for a few days. We will give the community plenty of notice if this is to happen and minimise the inconvenience to our customers.

It is the responsibility of the company Directors to ensure the best possible returns to the community and the shareholders, so after two years of data collection and much consideration we have decided to change our opening hours. The number of people coming through the doors of the branch has decreased markedly in the past 10 years, particularly on Saturdays. It is not financially smart to continue as we have been, and savings will be directed into community investment. Our staff will be pleased to have their weekends free to spend with their families. Notices regarding the changes have been visible at the branch for the past six weeks to ensure our customers are prepared.

As of 2 December 2019 the branch will no longer be open on Saturdays. Our weekly hours will be from 9.30am to 4.00pm, except on Fridays when we will extend them to 5.00pm.

This decision was not taken lightly, as we are aware of the inconvenience to some customers. After six months we will review the opening hours. We depend on our customers to give feedback during that time and will take any suggestions under consideration.

On request, our Branch Manager Joanna Lumley and Business Development Manager John Wessling will be available out of hours for those customers who require assistance with Home and Business Loans.

Thank you for your patience, and please do not hesitate to put any comments or complaints in writing and leave them with the branch staff.

Jo Hill
Chair

Calliope & District Enterprises Ltd.
Shop 3, Calliope Central Shopping Centre, 2041 Dawson highway, Calliope QLD 4680
ABN 71 133 571 061 **Directors:** Martha Hill (Chair), Robin Williams (Secretary), Mark Larney (Treasurer), Amanda Gibbs (Director), Frank McKee (Director), Anthony Williams (Director), Rebecca Gibbs-Willis (Director), Allison Totorica (Director), Michelle Coombes (Non-Director)

Calliope Junior Rugby League Club Inc.

In September this year, Calliope & District Community Bank Branch proudly supported Calliope Junior Rugby League Club with a grant of \$148,833 to pay for the flooring of their Multipurpose Sports Centre. The multipurpose complex will make a huge difference, not just to the members of the club, but to the broader community who will be able to enjoy this facility. The club, which is run by volunteers, provides excellent sports and social opportunities to the whole community. The complex when completed will provide a fully functioning canteen, bar and service area to cater for special events so the greater local community will be able to utilise or hire this impressive venue making this a valuable long term asset to Calliope. We look forward to seeing netball, foosball and basketball at this beautiful venue. The photo is just a little snippet of the centre, watch this space (next newsletter) for more on this.



Calliope Community Christmas Carols – Rotary Club of Calliope.



The Calliope & District Community Bank Branch was pleased to partner with Calliope Rotary in presenting the 2019 Calliope Christmas Carols. With a great crowd in attendance, plenty of music and Christmas Carols, a great evening was had by all.

Thanks to all the volunteers and school choir children made Calliope's Christmas celebration such a success.

Boyne Tannum HookUp Association Inc.



Calliope & District Community Bank Branch are so proud to be supporting the Boyne Tannum HookUp Association Inc. this year by granting the association a new ISUZU D-Max Utility to help make HookUp mobile and to spread the positive community engagement that family fishing creates around the Gladstone Region. Every year for the past 24 years they have held a family friendly fishing competition at Bray Park, Boyne Island and the event attracts between 25-35% of attendees from outside the Gladstone Region. The HookUp has a huge Central Queensland community following and draws crowds of over 25,000 people across the event. The new utility will help take the fishing competition to Lake Awoonga to target barramundi/catfish, Port of Gladstone for live tag/release events and 1770/Agnes Waters for a fishing festival. The HookUp event is a memorable family experience and is another great initiative for the community by community volunteers.

Move to a local bank.

Sure, when you move your banking to Calliope & District Community Bank Branch you'll have access to great banking products and enjoy premium customer service rivaling any bank in the country.

But there's a deeper satisfaction in knowing your banking is making great things happen in your community.

Drop into your nearest branch at Calliope Central Shopping Centre, Calliope or phone 4975 7844 to discover the impact your banking can have.



Calliope & District Community Bank Branch

Year 6 Graduation presentations.

Every year, the Directors of Calliope & District Community Bank Branch attend the local State Primary Schools to present all graduating Year 6 students with a certificate for \$25 to open a bank account with the branch. We feel this will get them off to a great start and will encourage them to save for their futures. Just another way we support our community. Here are a few photos of this year's graduates.



Director (Frank McKee) presenting student certificates to Year 6 graduating students Lily and Zahara from Nagoorin State School with Nicki Collicot (Principal) on the microphone.



Thanks to Andrew Collis and the staff at Ambrose State School for the opportunity to present the Year 6 graduates with a \$25 bank account starter. It was a pleasure joining in the festivities, including dinner with families and friends.

2019 Botanic to Bridge Run – GPC.



On the 18th of August this year, Calliope & District Community Bank Branch had the pleasure of financially supporting the Botanic to Bridge Run

again this year. The event, now in its tenth year, promotes healthy living while enabling financial contributions to regional schools through a comprehensive school engagement program, as well as, a donation to a major community beneficiary. Again this year we not only sponsored the event but also participated on two levels being both runners and attendants of a hydration station. It was fantastic to see so many people from the Community out and taking part in both the 8km/3km events. This was a wonderful experience for all involved and we were super proud to be a part of this Community event which gives back to the Community.

On-line share registry platform.

Calliope & District Enterprises Limited in partnership with AFS & Associates would like to remind our shareholders that we have transitioned to an online share registry platform to better service our shareholders. The online service enables shareholders to view their holdings, update their address and advise of banking details for direct payment of dividends. If you are a shareholder and you haven't provided us with your email address please drop into our branch or send your email address to us so that we can update your details. If you do not wish to provide your email address AFS will continue to service you as our shareholders over the phone. Please contact us or AFS if you have any questions on (03) 5443 0344 or email Share Registry Team on shareregistry@afsbendigo.com.au

2019 Calliope Skate Park Leagues.

Calliope & District Community Bank Branch is so proud to partner with the YMCA and Skate Australia for the 2019 Calliope Skate Park Leagues on 14 December in Calliope's Bunting Park. The SPL is Australia's biggest interconnected Skate, Scooter and BMX competition series. They have over 3,200 active members and deliver 100 events nationwide each year so this will be a fantastic way to bring our local community together to increase physical activity and support the development of young people throughout our local area by including them in a community organisation that aims to build support networks and personal development. Skateboarding has become such a popular sport amongst our young people and we are excited to be a part of the skateboarding revolution. So get behind the event and spread the word, as this will be a fantastic day in Calliope.

Be prepared for fire season.

With the bushfire season fast approaching, it's timely to think about the protection of your home, contents or investment property.

And knowing your biggest assets are properly covered is important.

Is the insurance you have, the cover you need?



To review your insurance needs, get a quick quote or arrange cover call 4975 7844 or drop into Calliope & District Community Bank Branch at Calliope Central Shopping Centre.

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Calliope Country Club Men's Open Golf Championships.

Director (Frank McKee) presented the awards at the 2019 Calliope Country Club Men's Open Golf Championships on 25 August 2019. This year we supported the Calliope Country Club for the Ladies and Junior Golf Championships as well, this is just another way we support our community and are proud of it.



Shares available.

Calliope & District Enterprises Limited are the company which operates the locally owned Calliope & District Community Bank Branch. Over 290 Calliope residents are today shareholders in this local community company.

Our branch was established by the community for the community, returning profits by way of sponsorships, grants, donations and dividends to our local community organisations and projects.

If you are interested in learning more about buying shares in Calliope & District Enterprises Limited please visit our website: www.bendigobank.com.au/calliope



Mt Larcom Community Christmas Carols.

The Mt Larcom Christmas Carols were sponsored by our branch, providing great children's entertainment including rides, jumping castles and a petting zoo. A combined schools children's choir (Mt Larcom, Ambrose and Yarwun State Schools) sang

modern Australian carols, and the Principal of the Ambrose State School sang lots of the traditional carols entertaining the small crowd.

2019 Mt Larcom Show Droughtmaster Winner.

Great photo of our Branch Manager Joanna Lumley with this year's Droughtmaster Winner at the Mt Larcom Show. We were major sponsors of the Wood Chops, and had our own stall near the Beef Section which included both the Community Bank branch and Rural Bank volunteers.



Funding Committee report.

Contributions July-December 2019

Sponsorship	Amount
Rotary Club of Calliope	\$12,000
Gladstone Ports Corporation	\$7,000
Gladstone YMCA	\$5,430
Calliope Country Club Ltd	\$4,900
Grants	
Boyne Tannum Men's Shed Inc.	\$26,714
Calliope Junior Rugby League Club Inc.	\$148,833
Boyne Tannum HookUp Association Inc.	\$37,404
Calliope Kindergarten & Preschool Ass. Inc.	\$5,000
Donations	
Various	\$2,980
Grand total funding	\$244,831

Merry Christmas

From all of us at Calliope & District Community Bank Branch, best wishes for the holiday season and thank you for your loyalty and support.

Drop into your nearest branch at Calliope Central Shopping Centre, Calliope or phone 4975 7844.



Calliope & District Community Bank Branch

Bendigo and Adelaide Bank Limited, ABN 11 068 049 178 AFSL/Australian Credit Licence 237879. A1391564-5 (510863_v1) (20/11/2019)

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Calliope & District Community Bank Branch

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

Opening hours: Monday to Thursday 9.30am – 4.00pm and Friday 9.30am – 5.00pm

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



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