



Summer
2021/22

Newsletter

Community Bank · Calliope and Gladstone



Where you bank does make a difference

It has been an interesting year for Calliope & District Enterprises Limited (Community Bank Calliope), starting last November with our purchase of Kin Kora branch of Bendigo. We are now known as Community Bank Calliope and Gladstone. This is great news for the Gladstone Region as even more organisations will have access to a local Community Bank and the possibility of sponsorship and grants.

Darryl Currey is now the Branch Manager of Community Bank Gladstone and will be delighted to give the same great service you are used to. We have all coped exceedingly well with the COVID-19 situation, our staff have stepped up with every requirement and you can be assured that our branches have complied with the Government's COVID-19 health directions. We anticipate that Joanna Lumley will return from leave soon to continue as the Manager of Community Bank Calliope. We are going to miss John Wessling who has been our Branch Manager for Calliope since we opened. He will soon be on extended leave.

I think it is important that we reflect on how Community Bank Calliope and Gladstone came into being, and to understand how important it is to our community.

The story of Community Banking really began in 1998 when the Bendigo Bank Managing Director of the day, Rob Hunt, looked around at all the big banks closing their rural and small branches and leaving the communities in a difficult position. He instigated the venture we benefit from today, the Bendigo Bank Community Bank.

The philosophy of the Community Bank model is, to quote Rob Hunt, "successful customers and successful communities create a successful bank – in that order with the bank feeding into prosperity, not off it. Community Bank works as a shared value model, creating economic value at the same time it helps communities address their needs and challenges."

This is how it works: local people become shareholders in a community company formed specifically to run a Bendigo Bank branch franchise. Directors of the company were and are still volunteers, and the shareholders money is used to start the branch and hire staff. The community company pays the costs of running the branch and receives half the income that the business makes. Bendigo Bank collects the other half for providing full banking services such as Business Banking, Financial Advice, Insurance, and infrastructure.

Of the profits from the Community Bank, up to 20% go to the shareholders in dividends with the balance available for our community by way of sponsorship, scholarships, grants and donations.

Back in 2005 there was a lot of doubt in our community about a bank giving profits to the community, but after four years of selling the idea and shares in the Calliope and District Enterprises Limited, Community Bank Calliope opened its doors in 2009.

Here we are in the 13th year of banking, having successfully purchased the Kin Kora branch of Bendigo Bank in 2020 (now the Community Bank Gladstone). Growing our business in Gladstone allows us to contribute to the wider community by generating more income.

The shareholders and people who bank with us should be very proud that they have contributed to many not-for-profit organisations, sporting clubs, young university students and facilities such as the Benaraby Drivers Education Centre and the Calliope Roosters Multifunction facility. Community Bank Calliope and Gladstone shares the values of our community and with your ongoing support will continue to invest in our community.

Jo Hill, Chair

Funding Committee report

The 2020/21 financial year saw \$112,138.46 of contributions back to the community which was made up of Sponsorships, Grants, Donations, \$25,000 University Scholarships plus \$51,600 of Dividends back to shareholders. As a Community Bank we pride ourselves on supporting our local community in many different ways, that's what makes our "Community Banks" stand out from the rest. Community Bank Calliope and Gladstone would like to thank all of our customers for their valuable and continued support, without you none of this would be possible.

Sponsorships	\$
Calliope District Golf Club Inc.	8,000.00
Gladstone Calliope Equestrian Group Inc.	6,100.00
Young Veterans Australia - Gladstone Branch	5,500.00
Gladstone Bowls Club Inc.	5,500.00
Boyne Tannum Bowls Club Inc.	1,100.00
Calliope & District Campdraft Ass. Inc.	3,000.00
Calliope Polocrosse Club Inc.	1,000.00
Mt Larcom & District Show Society Inc.	5,000.00
Calliope Kindergarten & Preschool Inc.	500.00
	35,700.00
Grants	
Port Curtis Historical Society Inc.	3,600.00
Boyne Tannum Hookup Ass. Inc.	45,000.00
Boyne Valley Community Discover Centre Inc.	6,945.00
Calliope State High School P&C Association	7,860.60
Port Curtis Historical Society Inc.	6,432.86
	68,838.46
Donations	
Various	7,600.00
Total	112,138.46

Our community impact



\$150,000

Scholarships granted since 2011



\$2,380,803

Grants, sponsorships, donations and dividends invested in our community since 2011 with \$112,138.46 in 2020/21

Shares available

Calliope & District Enterprises Limited are the company which operates the locally owned Community Bank Calliope and Gladstone.

Over 290 Calliope residents are today shareholders in this local community company.

Our Community Bank Calliope and Gladstone 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/branch/qld/community-bank-calliope/lvm-shares/

Car Insurance

Pay fortnightly or monthly
at no additional cost

Insurance issued by Insurance Australia Ltd T/A CGU Insurance ABN 11 000 016 722. Bendigo Bank acts under its own AFSL 237879. Policy conditions, limitations and exclusions apply. Consider if insurance is right for you and read the PDS and TMD, available online by clicking 'Get a quote'.

Bendigo Bank

Get a quote



Gladstone Calliope Equestrian Group Inc.

Another year of Sponsorship by Community Bank Calliope and Gladstone went to the Gladstone Calliope Equestrian Group Inc. for their 2021 Central Queensland Regional 2 Star Championships. They continue to strive to build a Dressage Championship Event that brings competitors from all over the region with the aim to grow the depth of higher level classes. This year they had the best turn out for their EA Classes to date with people coming from outside the region as well. Another successful event supported by our Community Bank Calliope and Gladstone in our amazing community.

2021 Walking 4 Warriors Challenge – Young Veterans Australia

The Walking 4 Warriors Endurance Challenge was held at Sterling Park Boyne Island, 4.00am on 24 April and concluded 4.00am 25 April. This event was proudly supported by Community Bank Calliope and Gladstone.

The challenge had over 200 participants test their physical and mental barriers and strength by walking or running for 6, 12 or 24 hours. They did this to pay their respect to our service men and women. The atmosphere was brilliant with participant's friends and family present for support. The Army reserves, Young Veterans, Cadets and the RSL all volunteer or participate alongside with the civilians. Civilians and veterans united as one. Now that's community!

Young Veterans Australia is working towards Walking 4 Warriors to break the stigma between veterans and civilians. To be the link between RSL and Young Veterans, to have all parties work together, to stand as one, to let them know that they aren't alone when their service is done and to let them know that we as a community are here for them.

They focus on mental health and are big believers in exercise, whatever that may look like as it does amazing things for mental health. They do this through holding the Endurance Challenge and other events throughout the year. What a great initiative to be a part of, that's one of the ways we support our community.



Happy New Year 2022



FROM OUR BOARD AND STAFF AT
COMMUNITY BANK CALLIOPE
AND GLADSTONE



Student Driver Awareness Courses

State High Schools – Benaraby Drivers Education Centre

Community Bank Calliope and Gladstone have continued to support the Benaraby Drivers Education Centre by supporting the local State High School students from years 11 and 12 to help develop the necessary driving skills which will reduce incidents on Queensland roads involving young people. Roadcraft Driver Training Gympie play an important role in the courses as they conduct the courses and provide the instructors. There are from 12 to 16 students per course over two days and Community Bank Calliope and Gladstone supported 24 students from Gladstone State High School in May and 16 students from Tannum Sands High School in February this year at \$100 per student to assist the parents to meet cost of the 'Drivers Awareness Course' which costs \$300 per student. We are proud to contribute and champion our young adults in this way and are committed to continue to support this initiative having already secured the same financial support for another 32 students in 2022. We love our community and this is just another valuable way we give back.

2021 Mt Larcom Show

Community Bank Calliope and Gladstone once again sponsored the Wood chopping, Bird and Poultry sections of the Mt Larcom Show. This local Agricultural show is one of the highlights of our year, and a true country show. Our Community Banks are delighted to support such a popular family friendly event every year and 2021 was another great success..



Calliope Rodeo

The Calliope Rodeo in September was again a great success and Community Bank Calliope and Gladstone was present in many ways. Calliope Rotary were there with their highly visible barbeque and cold room which were obtained through our grant system.

Our Community Bank marquees were used by the Rodeo Committee on the gates, and the Calliope State High school was selling drinks under their new branded marquee and using their ice boxes all purchased with funding from the Community Bank Calliope and Gladstone.

Congratulations to the Calliope Rodeo committee for a great show, and to all those who volunteer to make it a success.

Calliope and Gladstone Bowls Clubs

Community Bank Calliope and Gladstone is proud to be sponsors of our local Bowls clubs, having recently sponsored the Gladstone Ladies Fours competition, the Calliope Men's Carnival and Calliope Ladies (mixed) Fours. It was great to see so many people enjoying this colorful outdoor activity which we were able to support.

Bowls is a popular local sport with great local facilities and a wide representation from players of all abilities and ages.



Boyne Valley Country Music Campout 2021

The local community experienced another successful Country Music Campout in the Boyne Valley area of Ubobo from 8-12 April this year. Community Bank Calliope and Gladstone has continued to support this event annually since 2013 (with the exception of the cancelled event in 2020 due to COVID-19) and this year's event once again did not disappoint. Every year the Country Music Campout continues to grow, this year the event attracted over 500 visitors, performers, and service providers to the Boyne Valley. The struggling local business community benefited from the patronage of these visitors, musicians and volunteers who descended on the Boyne Valley for the five days of the festival as did the local service clubs. The local community gathered together to enjoy the music by many talented musicians from near and far.



Scholarships 2022

Applications are now open for the Community Bank Calliope and Gladstone 2022 Scholarship Program. Every year we support a minimum of two University students who are studying for a Bachelor's Degree, with a \$5,000 Scholarship payment per year for two years (second payment conditional – must pass the first year).

There is still time to apply – for all the details please visit our website and click on Scholarships or pop into our branches for more information. www.bendigobank.com.au/community/scholarships/

In 2021 we supported two full scholarships at \$5,000 per year for two years and added a one off bursary payment of \$2,500 for two more applicants.

We love to keep in contact with the recipients and would like to share how the scholarships have helped them through their first year in 2021; here's what two of the four Scholarship recipients had to say.



Kleo Brilliant

Hi, my name is Kleo, I am currently studying paramedics at CQ University in Rockhampton. Studying this course has helped me learn and experience how paramedics can help those in need. I have gained many skills which I cannot only use in paramedics, but on a daily basis. This course has also given me opportunities to work in

the Rockhampton and Yeppoon community, by performing first aid to sporting clubs and many others.

This scholarship has been very beneficial to me, as it is helping me focus on becoming the best paramedic I can be. By helping me pay for accommodation and University course costs. I would like to thank the everyone at Community Bank Calliope and Gladstone, for giving this opportunity to me and helping me achieve my dream of being a paramedic to be able to help those in need across Australia, and hopefully around the world.



Piper-Maree Baker

I'd like to thank you all once again for choosing me for the scholarship, it's honestly changed my life.

I'm currently in my second semester of university which I attend at the University of the Sunshine Coast. I'm studying a Bachelor of Creative Writing and Publishing with a major in Journalism. I am absolutely loving it, I am so happy I decided to go

straight into university instead of waiting and having a gap year.

The scholarship allowed almost like a blanket of security for me. It's allowed me to focus directly on my studies without stressing about finding full-time work. I was able to buy an updated laptop, school supplies and get ahead in my rent. From the bottom of my heart, I am greatly appreciative as this scholarship has helped me so much.



Local State School Year 6 Graduation Presentation

This year, Director (Frank McKee) of Community Bank Calliope and Gladstone attended two of the local State Primary Schools to present all graduating year 6 students with a certificate for \$25 to open a bank account with one of our branches. 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.



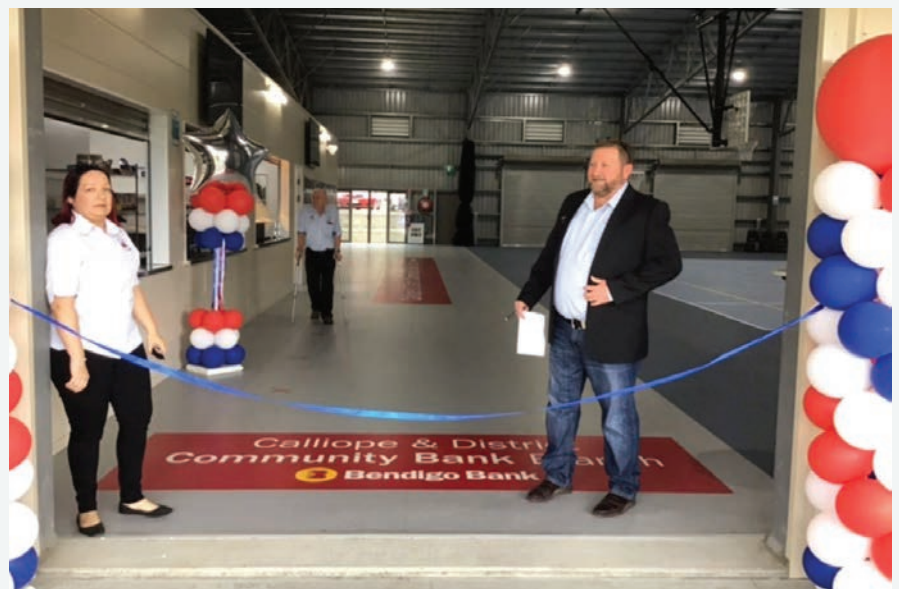
Supporting our community since 2011



We proudly support the Boyne Tannum Hookup, Australia's Biggest Family Fishing Competition. This year's event will be held 29 April - 1 May.



We were on hand to help present medals at the Walking 4 Warriors Endurance Challenge.



Supporting our local community – opening of Calliope Roosters Sports Complex.



You can always find us around our community – supporting the Calliope State School P&C Association (above) and our Gladstone branch team out and about (left).



Supporting our young learner drivers through the Drivers Awareness Course.



Junior golf championships at Calliope Junior Golf Club.



Enjoying the Boyne Valley Country Music Campout 2021.

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Community Bank
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Birthday celebrations at the Gladstone Men's Shed



On Saturday 10 April the Gladstone Men's Shed hosted the Chair and staff of Calliope & District Enterprises Limited, operators of Community Bank Calliope and Gladstone, to celebrate the fourth anniversary of the Toyota Hilux utility that their Community Bank Funding Program provided to the shed. The utility has provided four years of valuable service and will continue to help future shed projects, not only in activities undertaken by members at the shed, but also to the community in the Gladstone region who have received some wonderful products provided by the shed's craftsmen.

A tour of the shed and its current projects was undertaken on Saturday morning, with the utility proudly on display for photo opportunities and the customary morning tea was then enjoyed by the shed's committee

and bank visitors. Gladstone Men's Shed president, Ron Steen, said the shed is proud of the long-term relationship with our Community Bank Calliope and Gladstone, as demonstrated by our attendance at their 10 year birthday celebrations at Calliope two years ago and now for them to return the visit in what is 10 years since the shed's inaugural meeting in June 2011. We would like to think both organisations have been a big help to their local community and it is special to recognise that a community business like our Bendigo Bank has provided over \$2 million in grants to non-profit organisations in the region since the start of their operations at Calliope.

Community Bank Calliope and Gladstone staff had concluded all negotiations to buy the Toyota utility four years ago, which included Bill Robertson Toyota providing free servicing for the vehicle being an added bonus to the grant outcome. The Gladstone Men's Shed is proud to play its part to shop locally and is thankful for all supporters from business in the last 10 years and looks forward to many more successful relationships in the next decade too.

Talk to us today

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 /communitybankcalliopeandgladstone

We're open:

9.30am - 4.00pm Monday to Thursday

9.30am - 5.00pm Friday

Directors

Martha Hill (Chair), Robin Williams (Secretary),
Mark Larney (Treasurer), Amanda Gibbs, Frank McKee,
Anthony Williams, Rebecca Gibbs-Willis, Allison Totorica,
Michelle Coombes (Non-Director)

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