



Scholarships 2019.

It is our great pleasure to announce the successful recipients of the Calliope & District **Community Bank**[®] Branch Scholarships for 2019. Every year the Calliope & District **Community Bank**[®] Branch supports another two university students for Bachelor degree studies with a \$5,000 scholarship payment per year for two years and this year's successful Scholarship recipients are:



Kyla Ingham.

Kyla has embarked on a three year Bachelor of Music degree majoring in Creative Music Theology at Griffith University Brisbane. Kyla hopes to gain insight into more complex systems and recording gear. She would also like to see how the industry works and gain exposure through this degree. With a career in music production, Kyla hopes to help regional artists create professional works that can stand up to music made in the bigger cities. Her end goal

is to have her own music studio that supports artists in regional areas that don't have access to professional recording gear. Kyla would also like to uptake an education degree to teach kids not only in Australia but also those who are less fortunate in places overseas how to create their own music. Can't get any better than that and Calliope & District **Community Bank**[®] Branch wishes Kyla great success with her degree and career.



Eden Devon.

Eden's future study will be at the University of Queensland completing a Bachelor of Advanced Science degree (Honours). She hopes to continue her study to gain a PhD as well. Eden wishes to improve the globe through her ventures in science. She has always had a passion for biology and the environment, and aspires to improve the state of the Earth in any way she can. Eden recently discovered a love for chemistry which will assist her in this endeavor as I understand that chemistry dictates much of ecology and the health of every organism. Again the Calliope & District **Community Bank**[®] Branch wishes Eden every success in her studies.

Chairs report June 2019.



As we commence our 11th year of trading as Calliope & District **Community Bank**[®] Branch, the Directors wish to thank all the shareholders and customers

of the bank for their ongoing support.

I hope that you are as proud of the **Community Bank**[®] branch as we are, and of our history of dividends to shareholders, community investment, sponsorships and grants.

Our **Community Bank**[®] branch could not be successful without the hard work of the volunteer Directors, a great staff and leadership by John Wessling who is now our Business Development Manager and Joanna Lumley our new Bank Manager.

If you need help with a loan or any other insurance or banking needs, walk in and see our friendly staff who are always there to assist you.

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 & District Community Bank® Branch – a short history.



A **Community Bank®** branch doesn't just happen, it has to be grown and nurtured like a garden, and it takes some interested people to not only start the seed growing, but also to push the idea along.

In Calliope those people were Kevin Marsh, who had the original idea, Jenny Miller who came along from Bendigo to give real substance to the idea, and Jenny Bubke who kept the dream alive through the next four years and became Chair for a further five years.

A steering committee was formed in 2005, including people from the Boyne Valley as well as Calliope. Its function was to sell enough \$1 shares to raise the \$600,000 required to start a **Community Bank®** branch and run it until it was profitable. Committee meetings were held in the RSL hall, in the back of the Railway Hotel and even in peoples' homes.

Over the next four years the committee members attended every Calliope River Historical Village market and events held as far as the Boyne Valley, Mt Larcom and Boyne Tannum. By 2009 the amount we needed to raise had extended to \$860,000 at the request of Bendigo Bank, but that was achieved with the help of the 13 Directors and 252 shareholders.

In March 2009 the Calliope & District **Community Bank®** Branch was declared open, with John Wessling as our Branch Manager (2009-18). Thanks to John working all hours, the bank became both profitable and highly decorated by the Bendigo Bank as one of Queensland's best **Community Bank®** branches.

We look forward to the next ten years of banking, with John Wessling now having progressed to Business Development Manager, and Joanna Lumley in her second year as Branch Manager with five full and part time staff.

It is thanks to past and present Directors, and to the shareholders and bank staff that we are celebrating a successful 10 years in the banking business today.

Amanda Gibbs
Director





10th birthday celebrations – 23 March 2019.

On Saturday 23 March this year, the Calliope & District **Community Bank®** Branch celebrated 10 years as a **Community Bank®** branch with morning and evening celebrations. It was a great time shared with shareholders, funded local organizations, customers, Directors and branch staff. The events were a hit with the community and these photos speak for themselves.

A huge thank you to the Calliope community from the branch staff and Board for all your ongoing support, for without you, this great **Community Bank®** branch wouldn't be thriving and continuing to serve in our amazing community.





New on-line share registry platform – now live

alliope & District Enterprises Ltd in partnership with AFS & Associates are excited to announce we have transitioned to a new 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 invite you onto the online platform. 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



Calliope Kindergarten & Preschool Association Inc.



The Calliope Kindergarten and Preschool committee needed funding for some remedial drainage work, as well as a new covered play area. As this work needed to be done in a very short window during school holidays, the Calliope & District **Community Bank**® Branch worked with the kindergarten committee to ensure the work was done in time for school re-opening. The investment in the community kindergarten was \$90,000 and will benefit many local children, as well as the teachers and parents. Congratulations to the Calliope Kindergarten committee for having a great plan and good management and in getting this accomplished within the time restrictions. Congratulations also go to the local workmen who were willing to put themselves out to assist the community.

Ubobo Progress Association Inc.

The Ubobo Progress Association Inc. were so proud to see the Australian and New Zealand flags flying side by side on ANZAC Day 2019 for the first time in 90 years after receiving a grant from Calliope & District **Community Bank**® Branch for the two flag poles. Michael Leahy (President) said, 'the flags created a talking point with the feeling of pride and positivity for the small community at their Boyne Valley Memorial Hall. This is the heart of the Calliope & District **Community Bank**® Branch, to support our local community in so many different ways, we will continue to make a difference in our beautiful community'.



Funding committee report – contributions January – June 2019.

Sponsorship	Amount
Volunteer Marine Rescue Gladstone	\$2,000
Mt Larcom District Progress Association Inc.	\$5,400
Mt Larcom & District Show Society Inc.	\$11,633
Calliope Polocrosse Club Inc.	\$1,000
Grants	
Ubobo Progress Association Inc.	\$1,743
Boyne Valley Community Discovery Centre Inc.	\$3,019
Donations	
Various	\$6,708
Grand Total Funding (Jan-June 2019)	\$31,503

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Branch Managers report – Joanna Lumley.



Hello, some of you may not know me so I wanted to introduce myself to you all. I am Joanna Lumley and I am the Branch Manager at the Calliope & District **Community Bank®** Branch.

I have been working in the banking industry for more than 10 years with my speciality being home and investment lending. I live locally with my family and I enjoy all the attractions that our region has to offer, this really is a great place to live!

It has been 12 months since I started with the Calliope & District **Community Bank®** Branch and what a year it has been. In this time, I have witnessed the difference your banking can have on the community by the way of scholarships, sponsorships, grants and donations.

We also celebrated our 10th Birthday in March which is an amazing milestone, it is the support and investment of the community, shareholders and the hard work of the branch staff and Board of Directors that all of this is possible so thank you.

For all your banking needs come in and see us in the branch, see how your banking can help make a difference.

Joanna Lumley
Branch Manager

Business Development Manager's (BDM) report.

It was great to catch up with most of our customers and shareholders during our 10th birthday celebrations.

I am well and truly settling into my new role as the BDM which has given me more freedom to catch up with existing clients and the opportunity to introduce myself to prospective customers. For those potential and existing clients that find it difficult to get to the branch, I am available to come to you to discuss your financial needs whether it is personal, business or agribusiness. I also have the support of a local experienced business and agribusiness banker for those proposals that cannot be attended to in branch.

Being a fully-fledged financial institution, we offer a full suite of banking and insurance products. We have the capability to become your one-stop banking provider whether it be for transaction accounts; investments, lending, equipment finance, insurance, superannuation, foreign exchange etc.

At the Calliope & District **Community Bank®** Branch, we want to make your banking experience the best ever and one that you would be happy to share with your family and friends to give them the same.

This branch has put back over \$1.5 million into the community in just over 10 years and it is all due to you, the community that supports us. It would be great to triple that amount over the next 10 years and with your ongoing support and referral of family and friends, it is achievable. Drop in and have a chat or a coffee with any of the staff and let's see how we can make your banking experience more cost effective and provide you with a service that exceeds your expectations.

John Wessling
Business Development Manager

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Terms, conditions, fees, charges and lending criteria apply. Full details available on application.
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Calliope & District Community Bank® 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 facebook.com/bendigobank twitter.com/bendigobank



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