

Caloundra **Community Bank**[®] Branch Newsletter December 2010

Introducing Caloundra's new Branch Manager

Rohan Quirey has been appointed as Caloundra **Community Bank**[®] Branch's new Branch Manager.

Rohan is married to Helen and they have two children; Brianna and Lleyton, who attend Pacific Lutheran College.

Rohan has been in the banking industry for more than 22 years and has experience in the following roles - Branch Manager, relationship and small business banking, financial planning and District Manager. He has also partially completed a Diploma in Financial Planning.

Rohan's most recent role was based at Emerald in Central Queensland, where he held the position of District Manager.

For the past 18 months, Rohan and Helen have intended to move back to South East Queensland to be closer to extended family and better schooling. While based in Emerald, they holidayed every six months in Caloundra. Rohan and Helen fell in love with the area and community and as a family set a goal of moving to Caloundra.

When the opportunity to move to Caloundra presented itself with Caloundra **Community Bank**[®] Branch and to work for a "very different bank", Rohan jumped at the chance. Since moving to Caloundra, Rohan hasn't looked back and has found the customers and community very friendly and outgoing.

Muscle cars are Rohan's passion, which is a little different for a banker. He has been fortunate over the years to own a number of GT and GTHO Falcons and rare Shelby Mustangs. Rohan said his wife Helen was very understanding!

He has also been a member of the Falcon GT Club of Queensland for 15 years and the Mustang Owners Club of Queensland for four years.

Next time you're near the branch in Bulcock Street, call in and say 'hello'.

Saturday banking

Approaching the busy Christmas period, Caloundra **Community Bank**[®] Branch is finding that customers are increasingly visiting the branch on Saturday mornings. This is particularly true of those customers who work in nine to five jobs and can't access the branch easily during the week.

Our branch is located in the middle of Bulcock Street. This is a convenience no other bank branches in Caloundra offer.

Christmas greetings

The Management and staff of Caloundra **Community Bank**[®] Branch wish all our shareholders, customers and their families the very best for Christmas and the coming New Year. We do hope it will be one of your best years ever.



Treasurer's AGM update

Shareholders, I am pleased to bring this update on our financial position to you. The Annual Report provides details of our trading from 1 July 2009 to 30 June 2010.

First of all let me update you regarding our shareholders. We have 782,171 ordinary fully paid shares on issue. If anyone is interested in increasing their holdings please do not hesitate to contact myself through the branch or by email coljenrose@bigpond.com.

Since 1 July 2010, our total income has been \$115,166 and expenses \$104,547 resulting in a net gain of \$10,619. This is an encouraging position as we begin to see the figures turn around for us at last.

With effect 1 July 2010, we had \$44.9 million business on our books. As at 30 September 2010 we have \$46.6 million on our books, which is showing moderate growth for the first quarter of the new financial year. This figure varies from month to month particularly with term deposits maturing and not always being re-invested with us.

Bendigo Bank provides **Community Bank**[®] branches with Market Development Funds (MDF) each month. These funds are to help branches contribute back to their local communities and may be used for advertising, marketing and sponsorship. Our Annual Report financials include these amounts but they do not provide detailed data.

In addition we spent approx \$2,900 on advertising signs, \$250 on promotional stickers and \$1,000 on shareholder newsletters from our MDF in that time.

Since our opening in May 2007, we have contributed approximately \$50,000 back to our local community from our Market Development Fund.

Our marketing and sponsorship committee is currently considering sponsorships and support for Dicky Beach Surf Club Nippers, Zonta International and the Caloundra Chorale & Theatre Company.

We need the support of our shareholders to grow our business here in Caloundra. Do you have your business/personal banking, insurance and financial planning with us yet?

Please tell family, neighbours, friends and business associates about the benefits to our community of banking with Caloundra **Community Bank**[®] Branch.



▲ Top: Garth Seymour speaks at our AGM 2010.
Middle: Audience at our AGM 2010.
Above: Wayne Swadling, Katie Alifrangis, Garth Seymour at the AGM 2010.

During the past 17 months (July 2009 to November 2010) we have supported the following local organisations using the MDF, with a total amount of \$18,715:

Pelican Waters Bowls Club	Caloundra Junior Cricket Club
Caloundra Coastguard - replacement pump)	Caloundra Chamber of Commerce Innovative Conference
Caloundra City Junior Rugby Union - Uniforms	Caloundra City Junior Rugby Union - Best and Fairest
Zonta International Women's Breakfast	Community Housing Donation - Refrigerator
Caloundra Rotary Golf Day	Caloundra family tragedy gift
Caloundra Little Athletics	Caloundra RSL Bowls Club
Caloundra RSL Memorial Bowls Club	Talara Primary College Tournament of Minds
Caloundra Coastguard Memorial - Fishing competition	

Treasurer's AGM update

Please don't hesitate to spread the word, pass contact details to our Branch Manager Rohan Quirey, who can be contacted on 0408 912 830, and let him do the follow-up. Remember, this is your Company and it needs your support to grow.

Growing our business as quickly as possible will ensure provision of funds to local clubs/organisations, which do so much to improve community life in Caloundra and when our branch is profitable, dividends will be paid to shareholders.

Colin Rose
Treasurer

Please Note: As is common practice today with public companies, the Annual Report booklet will only be mailed to you on request to avoid wasting money and resources. It will be forwarded to your email address if supplied to us, and it is also available on our website. Please send your email address to the Secretary at: hall.lancia@bigpond.com

Due to the retirement of one of its members, a vacancy exists on the Board of the Company that owns Caloundra **Community Bank**® Branch. If you are a local, and feel that your expertise would benefit the Board, please email Peter5535@bigpond.com for more information.

Thanks from our community

CALOUNDRA BRANCH LITTLE ATHLETICS CENTRE INC.



Friday 26th November 2010

Rohan and the team from Bendigo Bank Caloundra,

We would like to pass on our appreciation for the wonderful evening we had when you & your great team were part of our clubs Friday, competition night.

The contribution you made on this night was warmly accepted by all our athletes and parents.

Thank you especially for the help in funding, preparing, cooking and serving our BBQ, the majority of our club eat from the BBQ on a Friday night, so to have a sponsor there contributing the way you all did was fantastic.

The awards which were handed out to each age group, both male and female, were also accepted with pleasure from these lucky athletes under your prominently placed marquee.



▲ Manager Caloundra **Community Bank**® Branch Rohan Quirey presents an award to Conner Lehmann.

Once again Rohan, thank you and thank you Bendigo Bank Caloundra for the support given to Caloundra Little Athletics. We look forward to the next Bendigo Bank night with anticipation of it being as successful as this recent night.

Regards,

Scott Bradley
Centre Manager
Caloundra Little Athletics



To find out how you will feel at home with a Bendigo Bank loan phone Rohan Quirey on 5492 5267 or come in and see us at Shop 1, 99 Bulcock Street, Caloundra.

Terms, conditions, fees and charges apply. All loans subject to the bank's normal lending criteria. Bendigo and Adelaide Bank Limited ABN 11 068 049 178. AFSL 237879. Credit Reg No. 359598 (S32360) (12/10)

New – In branch weekly sales board

A new initiative being trialled at Caloundra **Community Bank**[®] Branch is the introduction of a 'Weekly Specials Board,' which will be located in the branch as you walk in.

The board will give local businesses and groups the opportunity to advertise their products or upcoming events free for a week or so. For more information on how to get involved please call the branch or pop in next time you're in town.

Monthly quiz

The first three to correctly answer by email, will each receive a new bank account with Caloundra **Community Bank**[®] Branch and an opening deposit of \$20. Send your answers to Peter5535@bigpond.com

Question

What is the only time you do not want the undercarriage down and locked when landing an aeroplane?

Answer to last issue's quiz

What is the word's second biggest island?

Answer: Papua New Guinea at 785,753 square kilometres, after Greenland, a province of Denmark at 2,130,800 square kilometres. (source Wikipedia).

Unfortunately no one got it right. Australia is considered a continent.



Awards

Regional Manager Garth Seymour recently said he was very pleased to announce that Community Enterprise Foundation™ had won two awards at the 2010 Fire Awareness Awards.

These awards recognise the positive actions taken by Bendigo and Adelaide Bank Ltd, through its philanthropic arm and community partnerships in communities affected by the 2009 Victorian Bushfires.

This is an outstanding achievement given the 86 entries included, such finalists as RSPCA, CFA, DSE, Red Cross and Salvation Army.

This is the 17th year that the Fire Awareness Awards have been run, recognising a wide variety of projects that are designed to reduce the number of fires or the effects of fires anywhere in Victoria.

SMILES

The Financial Review's Smart Investor magazine in its annual SMILES (Smart Investor League of Exceptional Service providers) survey, named Bendigo Bank as the winner of all the banks for customer satisfaction, and named it best bank.

Readers were asked to vote on 11 categories, including value for money, quality of customer service, fees and charges, and product features.

On a scale of 1 to 10, customers were also asked if they were likely to recommend their bank to friends and colleagues. Bendigo rated best of all the banks with a 9.6 out of 10.

Bendigo and Adelaide Bank's Executive Customer and Community, Russell Jenkins commented on the popularity of the **Community Bank**[®] model

"You've once again shown your enthusiasm for the **Community Bank**[®] model pioneered by Bendigo, rating it the Best Bank, with an unprecedented satisfaction rating of 90 per cent.

Caloundra **Community Bank**[®] Branch,
Shop 1, 99 Bulcock Street, Caloundra QLD 4551
Phone: 5492 5267

Website: www.bendigobank.com.au/caloundra

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