



Chairman's report.

As we look forward to the year ahead, it is also the chance to reflect on all the exciting happenings at the Caloundra **Community Bank®** Branch. I would especially like to officially welcome our Branch Manager, Troy McDonald, who has joined us in recent months.

We also said farewell to our former Manager, Rohan Quirey, who remains with Bendigo Bank and is now based in Maroochydore's new Ocean Street branch working in the role of Retail Sales Lead for the Sunshine Coast region.

Your success is our success and nothing proves that more than our recent Award. Yes, our Caloundra **Community Bank®** Branch has beaten the tough competition of eleven other Bendigo Bank branches in the Sunshine Coast region to win Branch of the Year again for the fourth consecutive year.

The Award recognises our efforts in growing the Bank's family – we've welcomed new customers, new shareholders and new partnerships to the Caloundra **Community Bank®** Branch.

Congratulations to all our staff – Pip, Janette, Roxanne and Maria, and of course Rohan. It's a fantastic achievement, but one that has only been possible because of the ongoing loyalty and support of our shareholders, many of whom bank with us, and our customers. If you are a shareholder not yet banking with us, we welcome you to be a bigger part of the family. Likewise, if you are a potential new customer, and you're considering switching to a bank that genuinely cares about you and your financial future, then we invite you to call us today.

A big part of our community life is providing funds for many sporting clubs and not for profit groups in Caloundra, Kawana and regional Caloundra. Our staff and Directors provide practical support at specific club functions. Let's keep working together in this wonderful community that is for our families to enjoy and reap the benefits of for generations to come.

Colin Rose
Chairman

Top of page: The team wins their fourth consecutive Branch of the Year Award on the Sunshine Coast.

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Directors: Colin Rose (Chairman), Stephen Ramsdale (Treasurer), Melissa Austin, Rex Barnes, Hendrik Reinking, Bernadette Strong, Lee Green, John Hall.

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Caloundra **Community Bank®** Branch

Branch Manager's report.



Above: Troy McDonald at Bulcock Beach.

Let me first start by saying a warm hello to all our **Community Bank**[®] branch customers as well as to our valued shareholders and to the Caloundra and surrounding communities. It is with great enthusiasm that a few months ago I accepted the role of Branch Manager of Caloundra **Community Bank**[®] Branch.

It goes without saying, the beach and the weather of the Sunshine Coast held great appeal for my family when considering the move. More than this though, it's the sense of community that gave us the confidence that this is a place we can really feel at home. We look forward to immersing ourselves in the Sunshine Coast lifestyle over the summer months and as we anticipate the new school year.

Of course, while I am new to the Sunshine Coast, I am not new to Bendigo Bank. I was the Branch Manager of Monbulk & District **Community Bank**[®] Branch, a rural town an hour east of Melbourne and our home for the past 15 years. I therefore understand the important role our **Community Bank**[®] branch plays in an area.

This support was especially evident in a town like Monbulk which had a population of just 3,000. In many ways, the branch was the lifeblood of the community providing vital funding to a range of groups – including Monbulk's own Australian Rules football team (needless to say, I am also a proud Hawks supporter and celebrated their 2014 premiership win).

What I value most about my role with Bendigo Bank is that we can and do make a real difference in our communities. While I have already met many of our wonderful community groups here that the branch has and will continue to support, I look forward to having the opportunity to meet and foster new relationships as well.

Please feel free to come and say hello, either in the branch at 99 Bulcock Street, Caloundra or by appointment if you would prefer. I look forward to meeting you soon.

Troy McDonald
Branch Manager

Bendigo Bank one of Australia's most trusted brands.

The Reader's Digest latest survey results reveal Bendigo Bank is one of Australia's Most Trusted Brands in 2014. Bendigo was Highly Commended in the finance category, following up its wins in recent years.

Caloundra **Community Bank**[®] Branch Manager, Troy McDonald, says the recognition is a reflection of the staff's responsiveness to customer needs.

"This survey is Australia-wide and it's nice to think our branch has played a part in creating such a good impression of Bendigo Bank."

"I'd like to thank our customers for recognising that we always try to do our best by them. Trust starts with service and the Award acknowledges the quality of our staff and their focus on producing the best outcomes for our customers."

"People give their trust based on the way you act towards them and this is a big vote of confidence in the way in which we go about things."

"We can provide these contributions because of the support from our customers – they are the people who produce these outcomes and we never forget that," said Troy.



Above: Roxanne Faulkner is a part of our Caloundra **Community Bank**[®] Branch team helping the Bank achieve national recognition.

Branch helps to light up Lake Currimundi.

As one of the most popular events in the Caloundra region, 'Lights on the Lake' attracted additional support with the Caloundra **Community Bank**[®] Branch on board as a major sponsor.

The family favourite, held in Crummunda Park on Coongarra Esplanade Wurtulla, was organised by the Currimundi Catchment Care Group along with the Lake Currimundi/Kawana Lions Club.

The community event delivered four hours of live entertainment on the shores of Currimundi Lake. It was also the perfect setting for viewing the procession of kayaks and canoes lit up for the celebration.

Caloundra **Community Bank**[®] Branch Manager, Troy McDonald said the staff were excited to be a part of the annual outdoor Christmas event.

"The Currimundi Catchment Care Group along with Lake Currimundi/Kawana Lions have grown a great outdoor community event that has become so popular it attracts close to 4,000 people," Mr McDonald said.

"Currimundi Catchment Care expressed the need for additional support to keep growing the quality of event year-on-year and we've been delighted to be able to assist in this way."

President of the Currimundi Catchment Care Group, Tony Moorhead, said this event is all about community which has been a perfect fit for a partnership with Caloundra **Community Bank**[®] Branch.

"This additional support from Bendigo Bank has helped to make this event even more special," he said.



Above: Branch Manager Troy McDonald joins with Currimundi Catchment Care Group President Tony Moorhead and organiser Glenys Powell ahead of the special outdoor event.

Branch celebrates 10 years in the community.



The Caloundra **Community Bank**® Branch has reached an important milestone celebrating 10 years since the original steering committee came together to plan the opening of the branch.

Community Bank® company Chairman Colin Rose said the locally-owned and operated branch had grown from strength to strength since it opened in May 2007.

"Thanks to community support, and the hard work of our branch staff, we have been able to build the business steadily over these years," Colin said.

"We plan to continue to share this success with our community through future grants programs and shareholder dividends."

Since opening its doors, Caloundra **Community Bank**® Branch has given more than \$270,000 back to the local community.

Colin said Caloundra residents, traders and community organisations had all learned the benefits of banking locally.

"As our profitability grows, so too does our ability to channel our profits into much-needed community infrastructure and services," he said.

"Our branch was set up by the community, for the community, so we are always looking for ways we can help strengthen Caloundra."

In the last year Caloundra **Community Bank**® Branch has financially supported numerous organisations including but not limited to:

- Caloundra Junior Rugby Union
- Queensland Air Museum
- Caloundra Community Services of the Aging
- Sunshine Coast Symphony Orchestra
- Caloundra Chorale & Theatre Company
- Paraplegic Benefit Fund
- Kawana Junior Rugby League
- Caloundra Seahawks Hockey
- Caloundra Community Centre

Caloundra **Community Bank**® Branch celebrated this important ten year milestone with a gathering of the official steering committee together with the Board in the home of original committee members Ron and Bernie Strong.



Top: Original Steering Committee members gather around the same table 10 years later to look through clippings, photos and merchandise to launch the branch.

Above: A photo taken around the same table 10 years earlier.

Sponsorship a hit for Caloundra Cricket Club.



Above: Branch Manager Troy McDonald with Club President John Deacon as Harry bats a winning ball.

Caloundra Cricket Club has scored a new sponsor this summer which will help to drive facility improvements at the growing club.

Caloundra **Community Bank**® Branch has come on board with a \$5,000 sponsorship which Branch Manager Troy McDonald said was just the start of what he hoped would be a long and mutually beneficial partnership with the club.

"We sponsor a number of important organisations in the community and through this partnership we see the opportunity to provide a real and meaningful benefit to the running of the club and to its members," Mr McDonald said.

"Not only are we providing financial assistance but we are also introducing a Club Rewards program where both the club and its members will be rewarded throughout the year."

Caloundra Cricket Club President John Deacon said securing the branch's sponsorship was critical as the club was having one of its busiest seasons.

"Our registration fees do not cover all of our expenses. It is only through the generosity of Caloundra **Community Bank**® Branch and other businesses that we are able to properly provide quality sporting opportunities for our 200-plus local families," Mr Deacon said.

"The Caloundra Cricket Club committee is dedicated to ensuring that the club builds on its 65 year history and has a strong future in the local community.

"The branch's generous financial contribution, as well as the Club Rewards program, will enable us to carry out several improvements over this season, including a cover over the outdoor barbeque and social area and refurbishment of the kitchen and canteen facilities.

"The club also hopes a new state-of-the-art indoor practice net facility will be possible in the next couple of years."

Caloundra Junior Rugby Union facilities upgrade heralds exciting new era for the Club.

Rugby players, families, fans and Caloundra locals were all on hand to celebrate the official opening of the new state-of-the-art change rooms and electronic billboard at Lighthouse Park on behalf of Caloundra Rugby Union and Caloundra Junior Rugby Union Clubs.

The official opening was marked with speeches by Facility Management Committee Lighthouse Park Chairman, Tony Green, Minister Mark McArdle representing Minister for National Parks, Recreation, Sport and Racing, Steve Dickson MP, Sunshine Coast Councillor Tim Dwyer and our own Caloundra **Community Bank**[®] company Treasurer Stephen Ramsdale.

The new facilities have been the result of collaborative efforts by the Caloundra **Community Bank**[®] Branch and the Clubs, each contributing \$60,000 towards the total cost, as well as the local and state governments which have provided the remaining funding.

Caloundra **Community Bank**[®] company Chairman, Colin Rose, said the project spanned 18 months and involved the branch coordination of numerous meetings engaging both local and state government on behalf of the Club.

“The road to achieving the funds for the Caloundra Junior Rugby Union amenities building was long and exhaustive but thoroughly rewarding.”

“Due to the collaborative efforts of all our key stakeholders, together we achieved a long-term sustainable outcome for the Caloundra community and Sunshine Coast region.”

“As a first-class playing facility and potential future drawcard for the growing Sunshine Coast population, the new building will not only



Above: Branch Director Stephen Ramsdale with Councillor Tim Dwyer, Minister Mark McArdle and club officials.

create new jobs but boost the local economy through increased business and tourism,” said Colin.

Facility Management Committee Lighthouse Park Chairman, Tony Green, said the new facilities would continue to ensure the Club attracted high profile sporting events and international and national touring sides to Lighthouse Park and the Central Park precinct.

“Now having a completed facility that complements our ethos it should see us continue the high success rate we currently enjoy, which not only benefits our members, but also financially benefits the Caloundra community.”

The latest addition to the ground assets at Lighthouse Park were just in time for the end of season celebrations.

Local Community Cook-off Challenge means bigger and better things for sick kids.

Caloundra **Community Bank**[®] Branch staff have also worked hard to raise funds for the Starlight Children's Foundation by hosting a fun Community Cook-off Challenge at the Caloundra Country and Farmers Markets in Currimundi.



Above: Our branch staff created a Community Cook-off Challenge to raise funds for the Starlight Children's Foundation with the help of Dave Allen and Natasha Crowe.

Following the airing of a Bendigo Bank sponsored MasterChef episode on television, branch staff set about creating their own Community Cook-off Challenge.

Joining the Community Challenge early one Sunday morning were chefs Dave Allen from the Sandbar Café & Kiosk in Caloundra and Natasha Crowe from the Dicky Beach Surf Life Saving Club who kindly volunteered their time to complete the challenge for Starlight.

Community Bank[®] company Chairman, Colin Rose, said the branch was appreciative of the local support by both the Sandbar Café & Kiosk and Dicky Beach Surf Lifesaving Club as the organisations worked together with the Caloundra **Community Bank**[®] Branch raising funds for seriously ill children.

“Our branch is well recognised for supporting our community, providing access to funding in big and small ways, and making a difference to the lives of people in our town,” Colin said.

“Raising this sort of money goes towards giving sick children special experiences and memories that they and their families can treasure forever.”

Bendigo Bank hosts Chopper Awareness Month to keep CareFlight choppers flying.

Bendigo Bank branches across the Sunshine Coast banded together to get behind RACQ CareFlight Rescue to help the State's iconic community helicopter service continue saving lives.

Branches across southern Queensland hosted various family-friendly fundraising events as part of Chopper Awareness Month – an annual event that raises vital funds and awareness for RACQ CareFlight Rescue.

Bendigo Bank has been a long-standing supporter of CareFlight since 2005 and has hosted Chopper Awareness Month for the past six years.



Above: The branch joined with Careflight in support of Chopper Awareness Month.



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Caloundra **Community Bank**® Branch Manager, Troy McDonald, said the branch was enthusiastic in its support of Chopper Awareness Month because it gave them the opportunity to promote the critical service CareFlight provides every day.

“We are always proud to host this annual event as we recognise the need to support important not-for-profit organisations like RACQ CareFlight Rescue so they can keep doing great work in our communities,” said Troy.

With a response time as little as 15 minutes, CareFlight provides a vital air medical and rescue service 24 hours a day, seven days a week at no cost to the patient.

RACQ CareFlight's Executive Fundraising Manager, Leanne Angel, said all funds raised go towards CareFlight's lifesaving community service.

“With every critical rescue mission costing more than \$12,500, our community support is essential for CareFlight to continue flying,” Leanne said.

Maria banks on calling Currimundi home for years to come.

Staff profile.

Maria Jary hand-picked Currimundi as the best place in south-east Queensland to raise her family while enjoying the lifestyle, weather and friendly people. She also landed her dream role as a Customer Service Officer with Caloundra **Community Bank**® Branch.

Maria joined the Caloundra **Community Bank**® Branch transferring from the same role in Toowoomba, where she worked for two and a half years. With her boiler-maker husband and young family – a little three-year-old boy and four-year-old girl, Maria is happy to call Currimundi home.

Prior to working in the branch, Maria was a Manager of a large retail store. With Maria's depth of experience in customer service, she brings great value to the Caloundra **Community Bank**® Branch.

“The biggest thing with operating a busy retail store is getting the customers in and out when you need to because many people only have their lunch hour to do the shopping. It's no different in banking, people want you to be friendly but they also expect a level of service that ensures their needs are met.”

“I want the customers to have a good experience. If someone likes you, there is more opportunity to develop a relationship. The great thing about the community side of the bank is that it creates the opportunity to have those bigger conversations,” said Maria.

We are sure the people of Caloundra and surrounding areas agree that building strong relationships is the cornerstone of building a strong community.



Above: Maria Jary is Caloundra **Community Bank**® Branch's Customer Service Officer.

Caloundra Community Bank® Branch helps keep kids safe.



Above: The Paraplegic Benefit Fund deliver water safety advice to the Dicky Beach Surf Life Saving Club nippers.

Dicky Beach Surf Life Saving nippers are now wiser when it comes to water safety, thanks to the Caloundra **Community Bank®** Branch's sponsorship of the Paraplegic Benefit Fund (PBF) and its PBF Aqua Program.

The PBF Aqua Program has been rolled out in several Caloundra schools and community groups over the past year. The program has stimulated plenty of discussion, with some community groups already requesting follow-up presentations to help reinforce the importance of preventing spinal injury.

Caloundra **Community Bank®** Branch Manager, Troy McDonald, said it was particularly important the branch promote water safety given water activities are a favourite leisure pursuit in the Caloundra area.

"One of the many reasons people choose to live here is because we have so many beautiful beaches and recreation areas. We just want to do whatever we can to ensure that we are safely enjoying these water activities," he said.

PBF IP Manager, Darron Shields, thanked Caloundra **Community Bank®** Branch for its generous donation and support in the implementation of the PBF Aqua program.

"PBF values the support of Caloundra **Community Bank®** Branch because with this help we are able to increase awareness of aqua safety and prevent serious spinal cord injuries in our Caloundra and Kawana communities," Darron said.

PBF is able to continue offering this program free of charge for a limited time. To take advantage of this offer please contact Liz Mokrzecki at lmokrzecki@pbf.asn.au or on 0413 266 139.

My Fair Lady a stage success with the support of the branch.

Bursting with memorable characters, great music, humour and social commentary, the Caloundra Chorale & Theatre Co's (CCTC) latest branch sponsored production My Fair Lady had it all.



As a proud and ongoing supporter of the CCTC, the Caloundra

Above: Grant Marks as Professor Higgins and Helen Duffy as Eliza Doolittle in My Fair Lady.

Community Bank® Branch has helped to ensure the theatre venue provides first class entertainment.

In the past three years, CCTC has performed 18 PSA concerts, three musicals, four Old Time Music Halls, six plays, six concerts and 12 junior performances. The choir has also competed successfully in the last three Queensland Eisteddfods.

Caloundra **Community Bank®** Branch Manager Troy McDonald said the branch supported a large cross-section of community groups and its relationship with CCTC remained an important one.

"The Caloundra Chorale and Theatre Company have received ongoing accolades for its quality of production in a very unique and special theatre setting," Troy said.

"We encourage everyone to support our local theatre company who are renowned for providing great entertainment value."

CCTC Manager Ian Terrey said the group was appreciative of the continued support from Caloundra **Community Bank®** Branch, which enabled the theatre to cater to the company's growing popularity.

"With members ranging in age from five to 95 years old, we are truly a community-based organisation," he said.

"We continue to attract new members each week so the support of the branch is invaluable."

The musical favourite, My Fair Lady, directed by Grant Marks, received standing ovations and rave reviews from everyone who attended at the Caloundra Chorale & Theatre Company.

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



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