



Caloundra Junior Rugby Union Club facilities are Bigger with our Bank on board.

Over the past year, we have supported numerous Caloundra community organisations. In fact, we have put \$160,000 back into our local community since May 2007. Our most recent contribution has been to the build of the new amenities block for the convenience of the hundreds of players and visitors to the Caloundra Junior Rugby Union fields.

With construction well under way, the new amenities block is being built with an eye on the future, as the facility already attracts world-class competition to Caloundra. The club is also now home to a new electronic billboard, with a screen that spans five metres by two metres – arguably the biggest electronic board on the coast.

The upgrade of these facilities, as well as the installation of the new electronic billboard, will continue to ensure Caloundra remains a Queensland hot-spot, attracting both tourism and business opportunities.

These community contributions show that choosing to bank with Caloundra **Community Bank**® Branch means that you're choosing to partner with a bank that has your best interests at heart.

Together we are working to build a more sustainable future for our children and for

generations to come. We live in Caloundra because we choose the laid-back lifestyle, the numerous leisure activities and because it represents lots of opportunity. The Caloundra Junior Rugby Union Club facility upgrade and its future impact on tourism and the economy is just one example of the difference we are making.

If you haven't already switched your banking over to Caloundra **Community Bank**® Branch, then isn't it time you did? We would love for you to be a part of something bigger with us.



Above and top: Caloundra Junior Rugby Union receives an upgrade to facilities thanks to a significant contribution made by Caloundra **Community Bank**® Branch.

Caloundra City Community Support Service Ltd Shop 1, 99 Bulcock Street, Caloundra QLD 4551 ABN 76 122 651 969

Directors: Colin Rose (Chairman), Melissa Austin (Treasurer), Stephen Hall (Secretary), Rex Barnes, Stephen Ramsdale, Hendrik Reinking, Peter Ryan, Bernadette Strong, Craig Pullen.

Message from the Chairman.



It is with great pleasure we bring you another Caloundra **Community Bank®** Branch newsletter packed full of stories about all of the fantastic activities we've been involved in over the past few months here in our Caloundra community.

It always brings us great satisfaction knowing we are partnering with some tremendous organisations – and in the process bringing community groups and people together so they may provide greater benefit to each other's interests.

One such event we've recently been involved with was the Sunshine Coast Symphony Orchestra benefit concert. The

concert, aptly titled 'How Suite Is That', was held at Lake Kawana Community Centre. The beneficiary of the concert was the Caloundra Community Services of the Aging, which was nominated by Caloundra **Community Bank®** Branch.

This very popular event produced a fine afternoon of light classical music, which was greatly enjoyed by all those who attended. The event also raised the required funds to start work on renovating the kitchen at the Caloundra Community Services of the Aging – a facility increasingly in use by our Caloundra community.

As you read on, you'll also learn more about how Caloundra **Community Bank®** Branch has worked with numerous organisations and what can be achieved by working together to make our community a better place to live.

Enjoy the read,

Colin Rose
Chairman

Branch Manager's report.

As always, there's plenty to report on, but perhaps our biggest news this season is the launch of **Bigger than a bank**, our new national campaign, which you'll get to know very well in the coming months.

For us, being **Bigger** is not so much about our size, it's about our actions. And they're actions most people don't expect from a bank.

Being **Bigger** is about putting money right back into the community we live in, our Caloundra community. It's not a one off gesture, we are working to support our local community each and every day in what we do.

Being **Bigger** is about being prepared to share the value created by our business. We're feeding into prosperity, not off it.

Being **Bigger** is about being better. We aim to be Australia's most customer-connected bank, so we offer you better service, better attention and a better relationship with your local banking partners.

Ultimately, there's just a few things we want you to remember about us:

- We're actually **Bigger** than you thought.
- We have all the products and services to meet your needs.
- We're competitive.

Let us look after you. Visit us today at 99 Bulcock Street, Caloundra, or call us if it's easier on 5492 5267. We look forward to welcoming you in a Bigger way – of course!

Rohan Quirey
Branch Manager



Caloundra **Community Bank®** Branch staff deliver on our promise to be **Bigger than a bank**.

Pip is back in the swim again.

Pip Fawcett is already a well-known and loved local but it was an accident late last year that really made Pip an inspiration for the local surf community.



It was during a Dicky Beach Surf Club training session late November that Pip was dumped on a wave head first into a sand bank. Pip cracked vertebrae C7 and compressed 2-3 and 4-5 causing very serious, but thankfully, not permanent damage. Instead, Pip entered an intensive five-month rehabilitation program, with four months in a neck brace and ongoing physiotherapy.

It's only just now, months later, that Pip is slowly edging herself back into the sport she loves. And she's back to setting new challenges again too. Pip has her sights set on competing again in the Queensland Endurance Championships as just one of many events later this year.

While the pain still persists, clearly there's nothing that will hold Pip back from her love for sport. And her husband Craig is one of her greatest supporters, often holding Pip's hand in the water.

Pip starts each morning on the beach. It's also a social way to start her day as she swaps hats in conversation between her role as a Customer Service Officer with Caloundra **Community Bank®** Branch and her role as treasurer of the Dicky Beach Surf Life Saving Club.

They are both roles Pip is passionate about, having just served 11 years with Bendigo Bank and nine years with the Club.

"You've got to believe in something. I really do believe in Bendigo Bank's **Community Bank®** model. You only get out of life what you put into it and that's exactly what we do here. We are everywhere in the community – one minute I'll be turning sausages at a sporting event, the next I will be selling tickets at the Symphony Orchestra," Pip said.

"Given my dual roles, people never quite know where they'll see me next!"

Hopefully, it'll be competing at the Queensland Endurance Championships, because there's no doubt Pip has got the mental toughness and all the support of the Caloundra community to see her back on top.

Queensland Air Museum spreads its wings ready for expansion.

It's also a bigger year for the Queensland Air Museum (QAM), with a new land grant that will see the aviation museum ripe for expansion.

The new land fronts Caloundra Road and will soon be released, enabling the aviation base to start implementing plans for the eventual build of hangar three. With a record number of more than 18,000 visitors this past year, the new road frontage is expected to double the museum's visitation numbers.

Queensland Air Museum is already one of the coast's most popular tourist attractions, with plenty to wow locals and visitors of all ages. As recognition of its popularity, earlier this year, the Queensland Air Museum won the hotly contested award for Best Community Group or Organisation as part of the Sunshine Coast Australia Day awards. QAM was selected from a field of 24 nominees, which was well-deserved recognition for the volunteer group of aviation enthusiasts.

The arrival of the F111 last year had a significant impact on the popularity of the museum. But it's not only the F111 that is drawing the huge crowds. The Queensland Air Museum is home to the largest national collection of military and civilian aircraft



Queensland Air Museum is a popular destination for visitors.

and associated static displays representing Australian history. Caloundra has as many as 200 dedicated volunteers to thank for their efforts in creating such an impressive collection of aviation history.

There's plenty of opportunity to visit the Queensland Air Museum. As well as open cockpit weekends, the museum conducts aero engine run days and can even play host to private events. In fact, the museum is fast becoming the hottest destination for children's birthday parties, with these aviation-themed celebrations even bringing the mums out in flight lieutenant costume!

It seems the intentions of the volunteers in preserving aviation heritage for the educational enrichment of the community is well and truly paying off. Celebrating 40 years of aviation heritage, and proudly sponsored by Caloundra **Community Bank**® Branch, the Queensland Air Museum is open every day except Christmas day and is located at 7 Pathfinder Street, Caloundra.

'Suite' concert benefits Caloundra elderly.

Caloundra Committee of Services to the Aging (CCSA) will soon receive a much-needed facelift to its main kitchen, thanks to Caloundra **Community Bank**® Branch and Sunshine Coast Symphony Orchestra.

A recent benefit concert, aptly named 'How Suite Is That', was financed by Caloundra **Community Bank**® Branch and raised an impressive \$5,700. This money will be put into the renovations of the Nutley Street kitchen, with a raffle at the concert helping to add to the final tally.

More than 300 people were entertained by an afternoon of light classical music from the symphony orchestra.

Caloundra **Community Bank**® Branch Manager Rohan Quirey said the project was a great example of what could be achieved when Sunshine Coast organisations worked together towards a common goal.

"Our branch has been a sponsor of Sunshine Coast Symphony Orchestra and CCSA for several years," Rohan said.

"We nominate a community organisation every year to receive the proceeds from our annual benefit concert and this year we thought CCSA was a very worthy recipient."

"With 800 people passing through the hall each week, the refurbishment will greatly assist in ensuring the organisation is set up for the future."

CCSA President David Smythe said the renovations would be completed within the coming months.

"The renovations consist of removing our kitchen's dilapidated bench-tops and existing cupboards and replacing them with a more suitable design and quality product," Mr Smythe said.

"The current cupboards were installed in 1971 and the chipboard was not made to be a lasting product."

Mr Smythe said CCSA looked forward to working with Caloundra **Community Bank**® Branch on more community collaboration projects in the future, now it has seen what can be achieved.

"We are indebted to Caloundra **Community Bank**® Branch for having the community spirit to start this project and enable community groups to work together towards such great outcomes," he said.



Above: A cheque is handed over to the CCSA by Rohan Quirey from Caloundra **Community Bank**® Branch, with the Sunshine Coast Symphony Orchestra helping to make the renovations a reality through their beneficiary concert.

Market snapshot – Caloundra real estate is attracting multiple buyers.



Caloundra real estate is receiving strong flow-on from the Brisbane boom.

With record low interest rates, coupled with genuine stock shortages and high buyer numbers, confidence in real estate as a genuine alternative in diversifying an investment portfolio is continuing to grow.

The Caloundra real estate market is positioned for a strong flow on effect from the booming inner suburbs of Brisbane. Traditionally, growth in the Caloundra market is always 12 months behind that of its big brother. But rest assured that it's on its way.

Ray White Caloundra Group Director Andrew Garland said that if available properties were priced correctly, this was sure to generate competition between multiple buyers, achieving a premium price for the vendor.

"In some instances, buyers are paying above the listed price to secure property," Mr Garland said.

"This is where in the current real estate environment, selling through public auction is being seen as the best way to maximise buyer numbers and return the highest sale price."

But Mr Garland said it was important not to overprice property. If the home hasn't sold within 60 days, his advice is that you are reducing your chances of selling to 15 per cent.

Of course, if you are in the market for a new home or investment property or are considering selling, Ray White Caloundra are there to assist with all your real estate requirements. If you would like to refinance your current loan, then Caloundra **Community Bank**® Branch offers competitive loan packages and a personalised service.

Visit Rohan and the team at the branch today, have a chat and find out how we can better serve you.

Happy first birthday Caloundra Community Centre.

The Caloundra Community Centre has just celebrated its first birthday, with Caloundra **Community Bank**® Branch proving an integral sponsor of the centre over the past 12 months.

To mark the occasion, an Open Day was held to encourage more groups and locals to use the impressive facilities.

In its first year, Caloundra **Community Bank**® Branch has funded two programs – the Pets for Life Project and the Adult Literacy Program.

The Pets For Life Project connects volunteers to older people in the community to assist in the care of their pet. The free service attracts a number of volunteers, many of whom volunteer for other activities also at the centre.

The Adult Literacy Program is a six-week course assisting in reading, writing and communication skills.

Caloundra Community Centre is home to several community groups each week, with classes ranging from yoga to art; pain meditation to music, and counselling to legal services.

Caloundra **Community Bank**® Branch Manager Rohan Quirey said the branch was committed to providing ongoing support to the much-needed facility.

"Twelve months on, it's easy to see what a vital role the centre plays as a hub for the Caloundra community," Rohan said.

"It brings us a lot of satisfaction to know that we have had something to do with that and we look forward to staying involved for years to come."

The Caloundra Community Centre has a variety of small and large areas available for hire for groups from 10 to 85 people. Facilities include a kitchen, whiteboard and data projector. Enquiries are welcome – please contact Indri or Vicky on 5491 4000 or email admin@calcomm.org.au



The Caloundra Community Centre celebrates its first birthday.

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Bigger than a bank.

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Drop in and see Rohan Quirey and the team at 99 Bulcock Street, Caloundra or phone 5492 5267 to find out more.

bendigobank.com.au



Caloundra Little Athletics continues the spirit of bringing families together.

Caloundra Little Athletics enthusiasts are preparing to return for another season of track and field fun in the coming months, with Caloundra **Community Bank®** Branch sharing their excitement.

Little Athletics offers children aged 5 - 16 years the opportunity to develop the skills that will put them in good stead to compete across a range of events. Little Athletics is about more than just developing our country's potential future talent. It is a community-orientated organisation that brings families together, as many parents are also voluntary helpers or officials.

This is where sponsorship from Caloundra **Community Bank®** Branch is a perfect fit. With a shared focus on building stronger

communities, the branch has been a proud sponsor of Little Athletics and was there to give a hand at the 2013/14 Awards Presentation.

Jasmine Hazelden was one of the award recipients. Her mum Natalie Hazelden said it was a big celebration for all the kids.

"They are very proud to go on stage and receive their trophies," Ms Hazelden said.

"Every participant receives at least one, no matter how fast they ran or how high they jumped. The main fact is that they have given it a go, and didn't give up."

Caloundra **Community Bank®** Company Board member Henk

Reinking said it was an honour to be involved in growing the sporting interests of young people on the coast.

"We have been a sponsor of Little Athletics in Caloundra for many years now and have done so because it is a great place to develop young people and families in our community," Henk said.

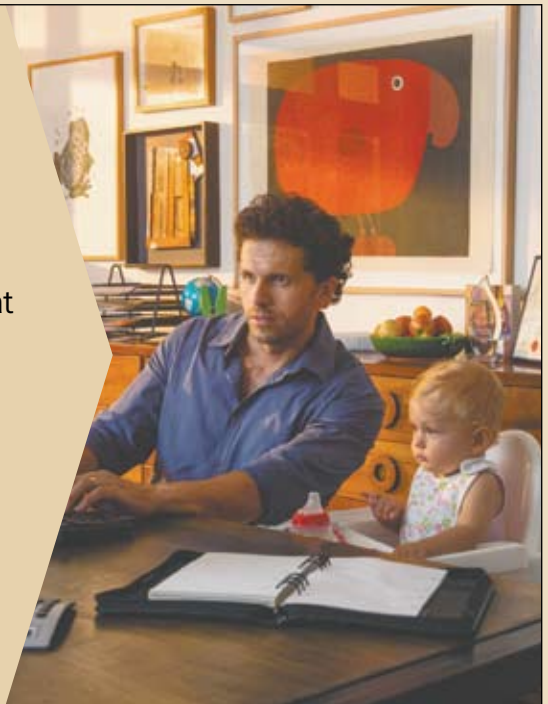


Far left: Jasmine Hazelden receives an award from Caloundra **Community Bank®** Company Board member Henk Reinking. Left: Piggy cheers on Caloundra Little Athletics at the regional carnival.

It's not just a home loan. It's the start of something bigger.

At Caloundra **Community Bank®** Branch we're offering great deals on home loans tailored to suit your needs, with interest rate discounts and reduced fees.

Drop in to see Rohan and the team at 99 Bulcock Street, Caloundra or phone 5492 5267 to find out more.



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The branch places first in the Caloundra Triathlon 'Just Tri It Series' team event.

For a first effort, it wasn't bad for the Caloundra **Community Bank®** Bank triathlon team, which competed recently in the Caloundra Triathlon Club 'Just Tri It Series', held at Military Jetty on Golden Beach.

The team maintained a spectacular lead with Brianna Quirey in the swim, Peter Macdonnell on the bike and Caroline Campbell running to finish the course. Clearly the benchmark has been set for next year's event, with the 'Just Tri It Series' well-attended by hundreds of triathlon enthusiasts and poised to continue growing in popularity.

The triathlon series attracted all levels of competitors, with two distance options – 300m/10km/3km and 600m/20km/6km. Competitors were encouraged to compete in both races for the chance to win a Lapierre road bike valued at \$1,500. Entry also included a Sunday morning breakfast at the precinct, which became a great social event.

As naming rights sponsor of the 'Just Tri It Series', Caloundra **Community Bank®** Branch Manager Rohan Quirey said it was important to back an event that encouraged the community to focus on their health.

"The Caloundra Triathlon Club gives locals the opportunity to enjoy exercise in a social environment and that's got to provide a long-term benefit for our community," Rohan said.

Race co-ordinator Colleen Penny said the support of Caloundra **Community Bank®** Branch extended well beyond financial assistance.

"Rohan and the team at Bendigo Bank have been a great support," Ms Penny said.

"We are in our second year of partnership and they have not only thrown in much needed dollars for traffic controllers, equipment purchase/hire and race signage, but Rohan and the team are also very hands on.



Above: Caloundra **Community Bank®** Branch winning team – Brianna Quirey, Caroline Campbell and Peter Macdonnell.

"They came along on the day and helped with the marshalling and the after-race breakfast. You don't find many sponsors offering this and we really appreciate their support.

"Scott and I have our business with Bendigo and love walking in the door to a team of people who really know you and take an interest in the community. It's a rare thing these days."



Above: Branch Manager Rohan Quirey launches the Caloundra 'Just Tri It' Series with the Caloundra Triathlon Club.



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Drop in to see Rohan and the team at 99 Bulcock Street, Caloundra or phone 5492 5267 or apply now at bendigobank.com.au/basicblack

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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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