



## We've just turned 10!

Caloundra **Community Bank**<sup>®</sup> Branch has just celebrated its tenth birthday with an evening of drinks, nibbles and networking for Caloundra community groups and customers.

Chair Colin Rose said the locally-owned and operated branch had become a well-known and respected contributor to the local community since it was established in 2007.

“Thanks to community support, and the hard work of our branch staff, we have been able to build the business steadily over the past decade,” Colin said.

“We will continue to share this success with our community through future support of local organisations and through our shareholder dividends.”



The branch team celebrates its 10th birthday.

Since opening its doors, Caloundra **Community Bank**<sup>®</sup> Branch has contributed more than \$200,000 in funding to local community groups and clubs.

“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 and our surrounding areas.”

In the last year, the Caloundra **Community Bank**<sup>®</sup> Branch has financially supported the following groups:

- Caloundra Junior Rugby Union
- Dicky Beach Surf Lifesaving Club
- Caloundra Chorale & Theatre Company
- Pa & Ma Bendall Surfing Contest
- Golden Beach Primary School
- Talara Primary College
- Sunshine Coast Concert Band
- Caloundra Veterans Golf Club
- Island Charity Swim
- QuoCKa Reading Program
- Caloundra Triathlon Club
- Caloundra City Soccer Club
- Curriumundi Catchment Care ‘Lights on the Lake’.

These are just a few of the many local organisations which have benefited from our support and we’re sure you’ll agree – it’s an achievement truly worth celebrating.

Caloundra City Community Support Services Limited Shop 1, 99 Bulcock Street, Caloundra QLD 4550 **ABN** 76 122 651 969

**Directors:** Colin Rose (Chairman/Secretary), Bruce Eldridge (Treasurer), Donna Savill, Amanda Zinn, Robert Campbell, John Hall, Bill Eykman, Stephen Ramsdale, Henk Reinking.

# Birthday celebrations.



# Customer satisfaction consistently high with Bendigo Bank.

Our loyal customers would not be surprised to hear that Bendigo Bank is consistently ranking amongst the top two banks for customer satisfaction across mobile banking users, branch banking and with mortgage customers according to the latest Roy Morgan Research.

The results show Bendigo Bank is a close second (behind CBA 93.8%) with a 93.4% satisfaction rate among its mobile banking customers. The rest of the ten major banks follow with ING Direct in third on 92.7% while the remainder of the big four banks were well below this top group with ANZ on 88.4%, NAB on 88.0% and Westpac on 87.7%.

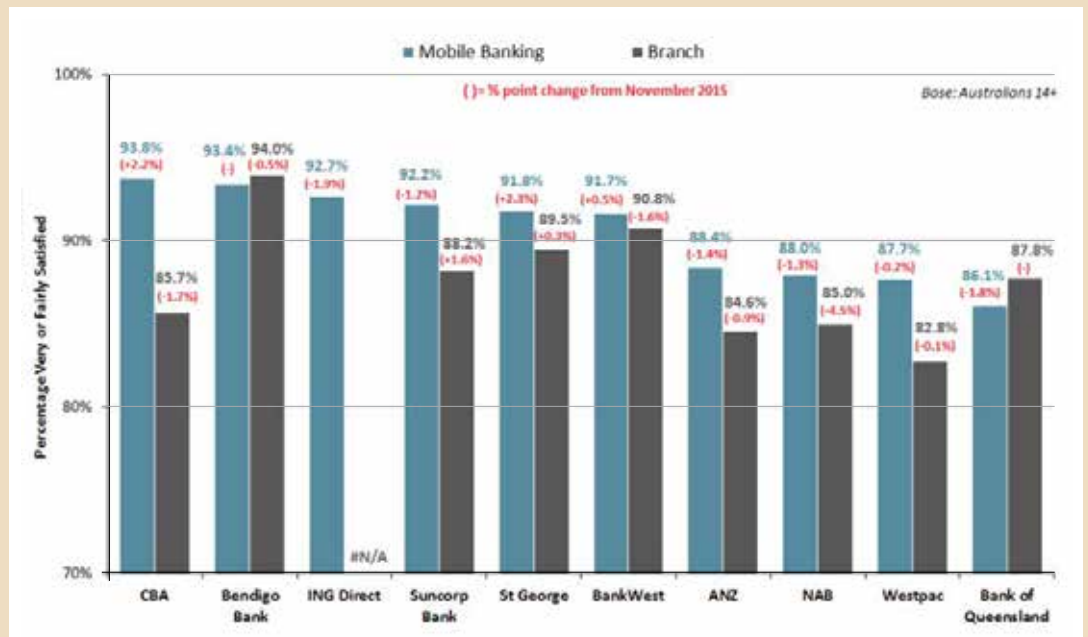
While banking using an app on a mobile phone or tablet is now more popular than using branches, Bendigo Bank also tops the ten main banks for highest customer satisfaction as demonstrated in the graph on this page.

Bendigo Bank (94%) also tops the leader board for satisfaction with branch banking, followed by Bankwest on 90.8% and St George (89.5%). The lowest were Westpac (82.8%) and NAB (85.0%) and CBA branch satisfaction 85.7% – a full 8.3 points behind Bendigo Bank's lead.

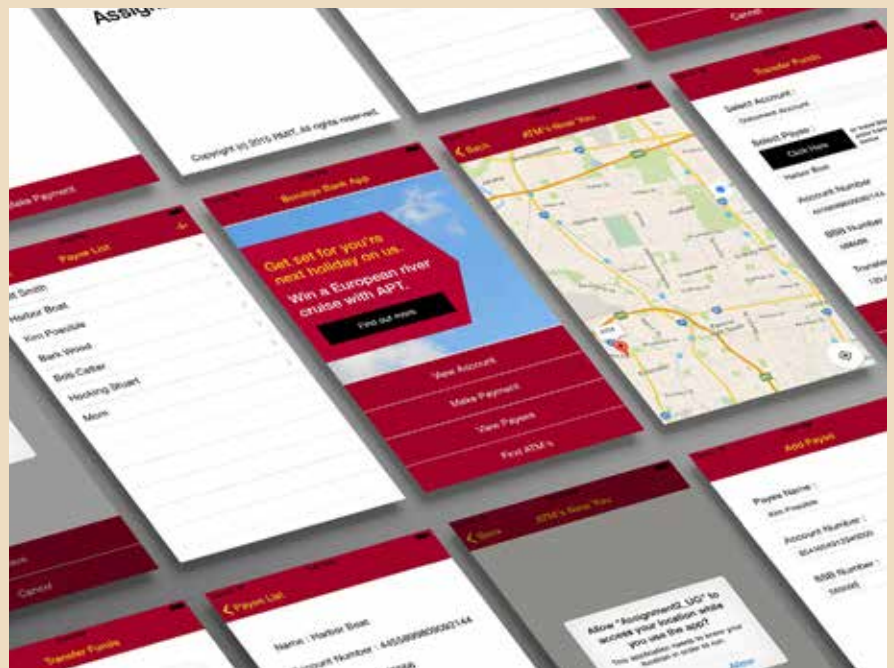
If friendly, customer service and helpful, local advice is important to you, then come and see us today. You can find us with convenient parking behind our branch at 99 Bulcock Street, Caloundra or call us directly on 5492 5267.

Credit provided by Bendigo and Adelaide Bank Limited ABN 11 068 049 178 AFSL/Australian Credit Licence 237879. Terms, conditions, fees and charges apply.

All information is correct as at May XX 2017 and is subject to change. Full details available on application. Lending criteria apply.



1. Based on used in the last 4 weeks 2. Using an App on a mobile phone or tablet 3. Based on customer numbers. Source: Roy Morgan Research Single Source (Australia). 6 months ended November 2015, n=25,410; 6 months ended November 2016, n=24,727.



Bendigo Bank app ranks highly for customer satisfaction.

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**Is it worth it? You betcha.**



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Caloundra **Community Bank®** Branch

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# Five end of financial year tips all business owners should know.

We know what you're thinking, where has the year gone? If you're anything like most other Australian small business owners, that means piles of paperwork and shuffling through the filing cabinets, office desk draws and shoe boxes for receipts that you promised yourself last year would file more efficiently. Don't worry, we have put together a short list of tips that will make your EOFY slightly more bearable and keep you organised and prepared for the new financial year.\*

## 1. Need a new car?

There are a couple of times of the year that makes it perfect for buying a new car and EOFY year is always a great time to take advantage of car manufacturer and dealership sales and specials. But be careful, always compare the price with competitors, always check clearance plate dates and always beware of the Zero Percent or 1% Finance Rate deals that can sometimes look too good to be true (more on this later).

It's also important to be aware of the time of day, week and month you are shopping. Dealerships have sales targets too and the closer you are to the end of a period may significantly affect the savings you can negotiate. Weekends are always busier for dealerships, try speak to a sales person early in the week to get their complete attention and focus on your needs.

For the most bargaining power, get your finance pre-approved so you have complete negotiating power on the day. Talk to your Accountant or Tax Specialist regarding the tax benefits of financing a vehicle before 30 June.

## 2. Business and finance health check.

All business need finance for operations and to grow. EOFY is a great time to visit the branch team and meet with your Business Bank Manager to discuss how your banking is working for you and your plans for the next 12 months. If quick applications and turnaround times are important to you, introduce your Bank Manager to your Accountant so that financial information can be shared quickly and conveniently. It is good business practice to have financial information and surplus finance available to cover business contingencies including taking advantage of new opportunities.

## 3. Bad debts in disguise?

When was the last time you reviewed those unpaid invoices that started in the 30 day column but have somehow managed to be now in the 90/120 day columns? Consider printing your Aged Debtors Ledger (detailed) and review what attempts have been made to collect the outstanding amounts. Are payment plans in place or are these bad debts in disguise? If you have outstanding invoices that you believe are 'write offs' consider discussing the deductibility of these in the current financial year with your accountant or tax specialist. Moving into the new financial year, prevention is always better than a cure, when was the last time you reviewed your trade credit terms, debtor insurance and a professional collection service?



EOFY is a great time to visit the branch team and Business Banking Manager to discuss your financial needs.

## 4. ATO App.

This app works on most smart phone platforms and is regularly updated to reflect current ATO regulations. Along with calculators and tools to assist you throughout the year, one key feature is the new myDeductions. This allows you to electronically track of your deductions throughout the year and then export them directly in to your tax return. This feature will also let you log car trips if you use your car for work. These apps along with the tools and calculators can be found on the ATO website.

## 5. Prepayments and deductions.

Car maintenance service, new tyres, income protection, car insurance, rent, electricity, self-education expenses, charity donations. There is a long list of potential prepayments and deductions your business may benefit from before 30 June so talk to your Accountant or tax specialist for the right advice.

We hope these tips can help improve your business.

Please feel free to contact our Business Banking Manager Reece Ketu on 0478 435 905 or email: [reece.ketu@bendigoadelaide.com.au](mailto:reece.ketu@bendigoadelaide.com.au) anytime to discuss your personal situation further.

\* Credit provided by Bendigo and Adelaide Bank Limited ABN 11 068 049 178 AFSL/Australian Credit Licence 237879. Terms, conditions, fees and charges apply.

All information is correct as at 30 May 2017 and is subject to change. Full details available on application. Lending criteria apply.

## Our Community Bank® branch deepens its partnership with Dicky Beach Surf Club.

Caloundra locals have been spotting a new bus on their roads these last six months, thanks to a collaboration between the Caloundra **Community Bank**® Branch and Dicky Beach Surf Life Saving Club.

Given these two organisations share a sense of service as members volunteer countless hours in the community, it was only natural they would take their partnership to a new level.

The new red and yellow bus is courtesy of Caloundra **Community Bank**® Branch who generously financed the vehicle as part of a loan agreement for additional renovations at Dicky Beach Surf Life Saving Club.

The vehicle has been used extensively already to transport club members and teams to carnivals and competitions as well as by local school groups.

Dicky Beach Surf Life Saving President, Clay Lennox, said the branch had been a long-time supporter of the Club.

“We’ve always had a good relationship with the branch so during the renovation period we let the branch know of our need for a second vehicle to transport our Club members and teams.

“Fortunately, the branch was receptive to the idea and agreed to provide a bus in return for branding on the vehicle,” said Clay.



Chair Colin Rose hands over the keys to President Clay Lennox.

Board Chair Colin Rose said the purchase of the bus gave the branch an opportunity to deepen their relationship with the Club.

“It’s a 12-seater bus that has really helped the Club out on a number of occasions. Dicky Beach always does a great job at promoting the Caloundra **Community Bank**® Branch to their patrons and members so this is our way of giving back,” said Colin.

## Flexible and convenient equipment finance for your business.

Our equipment finance solutions are a competitively priced way to help you achieve those big plans for your business.

**Drop in to see Pip and the team at 99 Bulcock Street, Caloundra or phone 5492 5267 to talk about the right finance solutions for your business.**



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## Hundreds Just Tri It as series continues to grow in popularity.

The Bendigo Caloundra **Community Bank**® Triathlon 'Just Tri It' series has concluded for another year with hundreds turning up to Just Tri It at Military Jetty on Golden Beach.

The popular 'Just Tri It' series gives first timers and seasoned triathletes the opportunity to come together to compete and to show support for each other. There were plenty of first timers wanting to 'just tri it' while just as many seasoned athletes worked on their speed. The series included short and long course distances for individuals and teams as well as a popular kids section.

Branch Manager, Pip Fawcett, said the **Community Bank**® branch was a long-time sponsor of the iconic Caloundra community event.

"We are really passionate about our involvement in this event because it brings everyone together in the pursuit of healthy living. All our branch team and directors come along on the day and give a hand, either as race marshals or on the BBQ. The branch team can be a competitive bunch so we also have a bit of fun competing," Pip said.

Race Director, Chris Bray, said the partnership with the Caloundra **Community Bank**® Branch team was critical in enabling the Tri Club to introduce first timers to the sport.



Caloundra **Community Bank**® Branch team volunteering at Caloundra Just Tri It Series.

"Caloundra **Community Bank**® Branch has been a huge supporter of this event over the years. We're really appreciative of their financial contribution because it gives us the opportunity to introduce this growing sport to legions of new triathletes each year," Chris said.

For more information about the Caloundra Triathlon Club please visit [www.caloundratriathlonclub.com.au](http://www.caloundratriathlonclub.com.au)

## Sunshine Coast Alive tickets on sale.

The Sunshine Coast Theatre Alliance Festival, recently renamed 'Sunshine Coast Live', is not far away and will be back this August. Please be sure to visit us at the branch to purchase your tickets for this annual expose of first-class theatrical talent.

Sunshine Coast Live coordinates two major events each year. Along with the Festival, Sunshine Coast Live also hosts a Season Launch Soiree as well as workshops and events aimed at improving the standard of theatre on the Sunshine Coast.



Sunshine Coast Alive tickets on sale soon.

The upcoming Theatre Festival will again be held at THE LIND Theatre, 16 Mitchell Street in Nambour. The Festival attracts entries from all over south east Queensland as part of the SEQ Drama Circuit. Festival goers come together to celebrate all things theatre, with the Open Festival being on the first weekend, workshops during the week and the Youth Theatre Festival being on the final weekend.

"The exciting news this year is the winning play will receive an all expenses paid trip for up to six people to New Zealand to perform their winning play in the Theatre NZ National Finals as well as participate in an exciting cultural exchange."

Our Sunshine Coast **Community Bank**® branches have contributed ongoing funding to Sunshine Coast Alive over the past five years and are committed to nurturing our creative talents on the Sunshine Coast.

## Let's get to know our Business Banking Manager Reece Ketu.

As a Business Banking Manager Reece Ketu assists SME's and mid-market businesses with their working capital, property and commercial finance needs. He has 10 years' experience in assisting businesses and their owners achieve their personal and business goals.

### Let's get to know a little bit more about Reece.

#### Where did you grow up?

I grew up and went to school in Brisbane with most weekends and school holidays spent in on the Sunshine Coast.

#### How did you end up in banking?

I saw a great opportunity to combine study with a professional career.

#### What do you like most about working for Bendigo Bank?

For me I get real satisfaction in surprising people with our banking capability. I enjoy being able to assist customers one on one and that I can make decisions for them on the front line. I think business owners truly appreciate dealing with decision makers.

#### What's your take on business on the Sunshine Coast at the moment?

I think it's a great time to be in business on the Sunshine Coast. I'm speaking with business owners every day who are confident and optimistic about their futures and I'm excited to be able to help them achieve their goals along the way.

#### How best can we help?

Whether buying, growing or managing your business I like to map out where your business is now and where you want to

go. My job is to help you get there the most efficient, safe and cost effective way possible.

I understand switching your banking can be a daunting prospect so I offer business owners a comprehensive, free no obligation financial health check to ensure the decision is the most rewarding one.

#### Favourite place to visit in Caloundra?

Growing up I spent many holidays along the esplanade and swimming at Kings Beach. In my opinion, Angela and the team at La Dolce Vita have the best coffee on the coast.

#### A little bit about your family or what you like to do in your spare time.

My better half Bree and I have two kids - Boston (boy 5) and Billie (girl 2 ½). Most weekends are pretty busy between sporting commitments, boating, fishing, beaching and any chance we get we're off camping.



Our Business Banking Manager  
Reece Ketu.

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## Branch joins community reading program.

An exciting new reading program has been launched on the Sunshine Coast with Caloundra State School being the first beneficiary thanks to the work of Quota International of Caloundra and Caloundra **Community Bank**<sup>®</sup> Branch.

Run by Quota International of Caloundra, the Quota, Cops and Kids All Together (QuoCKa) program is a weekly reading program designed to improve literacy and relationships between local police and young students.

Such is the success of the program, it has been nominated for the Community Group of the Year Award at the Regional Achievement and Community Awards.

Quota International of Caloundra President Lesley Bonney said the program brings together children, local police and community members through the joy of books.

“The program has been very successfully rolled out across numerous Queensland schools and we look forward to adding to this momentum on the Sunshine Coast.”

“There is a growing concern about the lack of books for children in some homes and the too busy lives of parents unable to read to their children at night. This program has been developed with the support of our community leaders to address this issue.”

“We are thankful for the support we’ve received from Bendigo Bank in Caloundra who are helping us finance the cost of the books. We hope to grow this relationship so we may assist other schools also in the region,” said Lesley.

Branch Manager Pip Fawcett said the reading program gave the branch the opportunity to deepen its relationship with local schools.

“We already work closely with numerous Caloundra schools through our school banking program. It’s great to be able to continue our work with the students, parents, teachers and alongside established community organisations and volunteers,” said Pip.

The program targets Year 2 and 3 students who are divided into

small reading groups. Volunteers read the books given to the children while a second copy is donated to the school library. The first 200 books have already been donated to children at Caloundra State School.

The project has the support of the Caloundra Police (and District Officers) and the Adopt-a-Cop program. Joining local police are Quotarians, Junior Quotarians, high school students, local politicians, sporting heroes and our Caloundra **Community Bank**<sup>®</sup> branch staff all volunteering their time on a weekly basis to read with the students.



The launch of the QuoCKa Reading program at Caloundra State School's assembly.



Pip and the branch team read every Friday.

## Caloundra Community Bank<sup>®</sup> Branch

Shop 1, 99 Bulcock Street, Caloundra Phone: 5492 5267

Opening hours: Monday to Friday 9.00am – 5.00pm

Website: [www.bendigobank.com.au/caloundra](http://www.bendigobank.com.au/caloundra) [facebook.com/bendigobank](https://facebook.com/bendigobank) [twitter.com/bendigobank](https://twitter.com/bendigobank)



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