

Chairman's report

Hello everyone

It seems like only five minutes ago we were discussing the upcoming festive season from 2010 and here we are again in 2011! This year has again been a very good year for your **Community Bank**® branch. The ongoing support from the community through their banking business has once again allowed us to produce record returns for the community with some \$420,000 available to our shareholders and the broader community. We have recently paid a 12.5 cents fully franked dividend to the shareholders and will be looking for projects to funds with our ongoing profits.

During 2011 we also announced a number of significant projects which will benefit the community including;

- \$100,000 for an emergency fund to be controlled by the Shire of Collie in the event of a major community tragedy.
- \$20,000 for the development of a helipad at the Collie Hospital
- \$100,000 for the feasibility and development of a chapel facility
- \$10,000 for a Christmas tree held recently at the Energy West Hall which was an outstanding success

Collie & Districts **Community Bank®** Branch also continues to be a leader amongst the network in both Western Australia and Australia wide, with our **Community Bank®** branch being given a number of opportunities to tell the story of our successes at both state and national conferences.

In recent days Bendigo and Adelaide Bank has also had its credit ratings upgraded whilst most other major banks have been downgraded and this will have positive outcomes for our business. This, along with a number of other positive signs, will ensure 2012 is busy and successful.

So as we pause to appreciate a safe and relaxing festive season with family and friends, I would like to pay special thanks to our staff who continue to deliver outstanding and professional services.

Glyn Yates Chairperson

Collie & Districts Financial Services Limited

70 Forrest Street, Collie WA 6225

ABN 76 096 536 355

Directors: Glyn Yates (Chairman), John Piavanini, Neil Martin, Ken Smallwood, Ian Shannon, Colleen De Angelis, Ian Miffling, Paul Sweeney, Joe Italiano.

Manager's report

Welcome to the final edition of Collie & Districts $\textbf{Community Bank} ^{\texttt{o}}$ Branch newsletter for 2011.

The branch has gone through a normal hectic four months since the last newsletter. Business continues to grow with our total book now more than \$133 million as at the end of November. The book continues to grow at excellent rates, thanks to the continued trust our customers have in the business we provide.

You will have no doubt have noticed our staff "out and about" over the last few months with everyone participating in events such as Seniors Week, the Collie Agricultural Show and the first Bendigo Bank Christmas Tree, which was an outstanding individual event run by the Board.

The **Community Bank**® branch family in the South West continues to grow with Dunsborough **Community Bank**® Branch now open for business. Dunsborough is the Bank's 44th site in WA and Busselton will also open its door early next year. This gives our customers the ability to talk to a **Community Bank**® branch staff member in more locations than ever before

If you get a spare minute, why not jump onto Collie & District **Community Bank®** Branch website, at www.bendigobank.com.au/collie and take a look at some of things we have done, under the "news" and "snapshots" headings where our newsletters and Community Snapshots are located. There you can watch our Snapshot video showcasing some of our achievements.

Keep an eye out in the branch for a soon to be installed TV which will allow our customers to see some our achievements while doing business with our friendly staff.

On a personal note, the staff and I would like to wish everyone a safe and enjoyable festive season and look forward to catching up with everyone in the New Year.

Travis Ellison Branch Manager

Branch statistics

As at October 31 2011:

Deposits	\$46.13 million
Loans	\$81.29 million
Other Business	\$4.44 million
Total portfolio	\$131.86 million
Number of accounts	5,764
Community contributions	\$1,438,881

Sponsorship – in your community

Through the use of profits generated and monies set aside in the Community Enterprise Foundation™, Collie & Districts Community Bank® Branch has continued to make significant contributions to Collie and the surrounding districts:

- Collie & Districts Community Bank® Branch recognised the need for significant funding to support organisations such as Youthcare and the Collie Chaplaincy program and to this end donated \$25,000 to both Youthcare Collie and Collie Family Centre. These donations will make a sizeable difference to the level of services these organisations can provide.
- · Collie Motor Sports Group was granted \$2,000 towards their annual Chrome Bumper weekend which will assist with advertising and running the event.
- The Collie Chamber of Commerce recently ran a television campaign "Spring into Collie". This campaign was supported by a \$10,000 sponsorship from Collie & Districts Community Bank® Branch given the large number of organisations that benefited from this advertising.
- · Collie Endurance & Trail Riders Club requested assistance of \$1,500 to establish an international standard vetting arena at the Collie Race Track. The project should be completed February 2012 at a total cost of \$6,500.
- . The Waadijt Mob Football Club is a local aboriginal football club which participated in a



Above: Santa handing out the presents at Collie & Districts Community Bank® Branch Christmas Tree while Piggy takes a well earned rest.

Right: Piggy and Santa - who has the biggest belly??



Chairman Glyn Yates presents two donations of \$25,000 to representatives from Collie Youthcare and Collie Family Centre at our AGM in November.

South West Sports Carnival recently. Collie & Districts Community Bank® Branch co-funded the club with a \$500 donation.

- The Bendigo Bank was the major sponsor of Seniors Week held in November every year. This year, staff member Jody Bignell, cooked up a storm and our customers were treated to some delicious cakes and coffee! Put this one in your calenders for next year!
- The Collie & Districts Community Bank® Branch / Collie Mail Christmas Lights Competition was held once again and although the rain in December held some entrants back there was still a good number of participants and some very worthy winners. As always we donated \$1,000 for the top three
- Our annual scholarships and school awards have all taken place for 2011. We congratulate all those who received awards from Collie & Districts Community Bank® Branch from Amaroo, Wilson Park, St Brigids, Allanson and Fairview Primary Schools and Collie Senior High School.



Staff profile

Name Sharon Del Fante Title Senior Customer Service Officer

How long have you worked at Collie & Districts **Community Bank®** Branch? 10 years.

Years in banking 35 years.

Previous Jobs: Westpac and Collie Pharmacy.

What do I enjoy most about Collie & Districts Community Bank® Branch: The staff at Collie branch are a great team to work with. We all work well together and have lots of fun. I love being able to tell people how successful Collie & Districts Community Bank® Branch is and how we have been able to contribute funds to the Collie community to achieve their goals and projects.

Hobbies: Dancing, socialising.

Favourite sporting teams: West Coast Eagles and Dockers (no particular favourite).

Favourite places visited: Switzerland, Holland, France and Bali.

Other interesting stuff: I have been fortunate to attend the last two national Community Bank® conferences in Adelaide and Sydney. It gave me a great opportunity to brag about how great Collie is. I was able to learn about how other Community Bank® branches are assisting more community projects in their towns and we may be adopt these ideas to make Collie even

Did you know?

Did you know that Collie & Districts Community Bank® Branch can provide you with your total banking requirements? We can provide the products and the service you're looking for!

Home Loans

Personal Loans

Credit Cards

Transaction Accounts

Term Deposits Insurance:

- Home & Contents
- Motor Vehicle
- Motorbike
- Caravan
- Health
- Travel
- Loan Protection

Financial Planning Services:

- Superannuation
- Income Protection
- Life Insurance

Equipment Finance Loans Business & Commercial Banking

Agribusiness

Student Banking Accounts

Merchant Facilities (including EFTPOS)



Collie - 70 Forrest Street, Collie WA 6225 Phone: 9734 7411 Website: www.bendigobank.com.au/collie Opening hours: Monday to Friday 9.00am - 5.00pm and Saturday mornings 9.00am - 12 noon.

Bendigo and Adelaide Bank Limited, The Bendigo Centre, Bendigo VIC 3550. ABN 11 068 049 178. AFSL 237879. BMPNL0370 (16/12/11)

