



commUnity Snapshot

Collie & Districts
Community Bank® Branch



Chairman's report

It is with great pleasure that I have this opportunity as the new Board Chairman to present a report for this edition of our **Community Bank®** branch's newsletter.

As a result of the recently held Annual General Meeting I took over the position of Chairman from Glyn Yates who must be thanked for the dedication he has shown to the Chairman's role over the past few years. Glyn will continue on the Board as Vice Chairman having taken over this position from John Piavanini and my former role as Company Secretary has now been taken up by Neil Martin who himself was the inaugural Chairman of the Board. The Treasurer's position has remained with Ken Smallwood which, from the company's perspective, is excellent as Ken maintains a vigilant overview of the financial accounts. The Board does have a strong view on succession planning (one of our strategic plan objectives) and it is healthy from time to time also for Board members to experience the various positions needed to keep the company relevant and moving ahead.

It was pleasing to see a good turn-out for the Annual General Meeting of shareholders in November and I'm sure everyone was pleased to hear of the progress of the branch over the past 11 years. A great milestone was achieved during the year when the branch's "Book" (a composite of deposits held, loans approved and other smaller business products) reached \$150 million and still it continues to grow. Profit for the year amounted to \$682,308 which is good news for shareholders and the community alike. Healthy profits enable shareholders to receive just dividend rewards for their faith in the establishment and on-going support of the branch and the community gains through ever increasing investments into community organisations and infrastructure. It has been said before many times that the branch will only prosper if the local community supports it through the many and varied business products it presents. Certainly the evidence to date is that there is much community support but we must be ever vigilant and not let future opportunities slip by.

The Board had the pleasant experience in early October of attending the official opening of the new Bank Agency in Darkan. The Agency will provide five days per week banking services and early indications are that this has been well received by the Darkan community which will, in time, share more and more from the profits generated from within their own district. I would like to commend our Manager Travis Ellison for his dedication in bringing the Agency to fruition as the myriad of administrative tasks he has had to contend with over the past couple of years have consumed a fair amount of his work time.

Your Board recently decided to contribute \$125,000 towards the St John of God Foundation Coronary Care and Cancer Suite at the Bunbury Health Campus. The facility will provide people from all over the South West first class care in what perhaps are the two greatest health concerns of our time. I'm sure that the many patients from our town alone who are receiving treatment for these diseases will appreciate the fact that they will no longer have to travel all the way to Perth for treatment which, in most cases, can take place over a number of days. This contribution is the highest amount dealt with by the Board in recent months but additionally, there have been many other donations into local community projects of utmost importance to all the recipients. The branch will continue to make contributions as and when it sees projects worthy of support.

I'm pleased to be able to say that at the National Conference held in Melbourne in August of this year, Collie & Districts **Community Bank®** Branch was voted joint winner into the National Hall of Fame for **Community Bank®** branches across Australia. This has been a tremendous achievement for our branch and one which really promoted our town right across the nation.

Don't forget, if you have any banking needs of any kind, call into the branch and discuss those needs with the Manager Travis and his friendly staff. It always pleases me to enter the branch and see such happy and smiling faces and when this is coupled with the banking knowledge the staff possess I know that I'm in the right place. You too can share this experience by banking with Collie & Districts **Community Bank®** Branch.

Ian Miffing
Chairman

Staff profile



Name: Travis Ellison.

Title: Branch Manager.

Family members: My five beautiful kids – Chloe, Blake, Nyssa, Kaydi and Jayce.

How long have you worked at Collie & Districts Community Bank® Branch:
Five years.

Years in banking: 25 years on 1 February 2013!

Previous jobs: All in banking, with BankWest for 18 years working in Dalwallinu, Karratha, Carnarvon, Bunbury, Perth, Lake Grace and Morawa. Two years for FarmWorks based in Moora.

What do I enjoy most about Collie & Districts Community Bank® Branch: The great working and personal relationships I have with my fellow co-workers and Board. The fact that we are here for more than banking with our continuous and extensive community involvement.

Hobbies: Music (I'm an 80's tragic and still listen to Duran Duran much to my kids disgust, but also totally enjoying the new Soundgarden and Korn albums as well), Reading (currently working my way through A Song of Ice and Fire, a seven book series!) and following my kids around for sports and school activities,

Favourite sporting teams: Fremantle Dockers and Perth Wildcats, Boston Celtics in the NBA and Newcastle in the EPL.

Favourite places visited: Germany, England, Amsterdam, Spain, Italy. But still want to see lots more of Australia as well!

Manager's report

Welcome to the final edition of the Collie & Districts **Community Bank**® Branch newsletter for 2012.

As always, it's been a busy four months since our last newsletter with the business book continuing to grow and exceeding \$150 million for the first time. Your staff continue to provide excellent service and are always willing to help out with any enquiries you may have in relation to any banking, insurance or financial planning products you may have.

The Darkan Agency is now officially open! After many months of "watch this space" the news that the agency was officially opened on 17 October was well received by the residents of Darkan and surrounding communities. The opening ceremony was well attended at the Agency, situated within the West Arthur Community Resource Centre.



Above: Glyn Yates presents Ross Ranson with a cheque for \$125,000 for the Bunbury Cancer & Coronary Care Centre.

I'm sure all that attended the Collie & Districts **Community Bank**® Branch Christmas Tree held on Sunday 9 December had a fantastic time. This continues to be one of the best initiatives of the **Community Bank**® branch and many of our customers and their children enjoyed a day put on the by the branch, including rides, cool drinks, ice creams, a visit from Father Christmas and much more.



Over the next few weeks, you will see our staff and Board members at the primary schools and high school awards nights. Collie & Districts **Community Bank**® Branch has a long standing relationship with all the schools and will continue to do so in the future. We also wish all those leaving high school well into the future and to those moving up from primary to high school good luck as well!

It's also time for the Christmas Lights to come on and as joint sponsor of the Collie Mail / Collie & Districts **Community Bank**® Branch Christmas Lights Competition, we would encourage as many people to enter not only this year but next year as well – there's nothing like seeing the lights up at Christmas time.

Congratulations also to new Chairman Ian Miffling, who has taken over from outgoing President Glyn Yates. Glyn was a fantastic Chair for three years and we expect it will be "business as usual" with Ian taking the reins.

Finally, I wish all our loyal shareholders, customers and supporters of Collie & Districts **Community Bank**® Branch all the very best for a safe and enjoyable Christmas and New Year.

Travis Ellison
Branch Manager

Branch statistics – as at 31 October 2012

Deposits	\$55.48 million	Total portfolio	\$151.33 million
Loans	\$89.45 million	Number of accounts	5,911
Other business	\$6.40 million	Community contributions	\$1.551 million



Watch the **Community Bank**® story at www.bendigobank.com.au/snapshots

U can find our branch at...

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.

Darkan agency officially open

After three years of discussions, preparations, consultations and finally agreements, there is a Bendigo Bank Agency in Darkan.

The Agency is overseen by Collie & Districts **Community Bank**® Branch and is located within the Darkan Community Resource Centre. The Agency gives the people of the Shire of West Arthur five day a week banking, with the friendly staff of the CRC on hand to help new and existing Bendigo Bank customers with account transactions, opening new accounts and making loan appointments with Collie & Districts **Community Bank**® Branch staff.

The official opening was held on Wednesday 17 October at the Darkan CRC. Members of the Shire of West Arthur, Darkan Community Resource Centre, Collie & Districts **Community Bank**® Branch, plus residents of Darkan attended the opening.

Prior to the opening ceremony, staff and the branch's mascot "Piggy" had been to the Darkan Primary School where every child received a small gift. Piggy as always was a hit with the children!

Darkan CRC Pam Wales said that the inclusion of a Bendigo Bank Agency within their CRC added another valuable resource to the town. The staff of the CRC have already opened a number of new accounts and have the ability to assist with most account enquiries on the spot. Pam also thanked those involved with the behind the scenes work in getting the Agency open.

Shire President Ray Harrington then also welcomed the Bendigo Bank into the district, and then officially opened the Agency. Collie & Districts **Community Bank**® Branch Chairman Glyn Yates then outlined the benefits of banking with the Agency and how every transaction would help their community.

Collie & Districts **Community Bank**® Branch together with the Darkan CRC Bank Agency look forward to seeing everyone through the doors to have a look at what the Agency can offer. For further enquiries, please ring the Darkan Community Resource Centre on 9736 2000 or Collie & Districts **Community Bank**® Branch on 9734 7411.