



Collie Art Gallery.



Collie & Districts **Community Bank**® Branch is proud to announce its single biggest sponsorship amount in our short history - \$500,000 towards the Shire of Collie CBD Development Project, and specifically the soon to be built Collie Art Gallery.

This is an exciting venture for Collie & Districts **Community Bank**® Branch to be involved in,

as we have historically given funding to education, sports, tourism and health – but very few opportunities have arisen to provide to arts and culture.

For those who have seen the plans and designs for the art gallery, I'm sure everyone will agree it will be a fantastic addition to our town and one that as a **Community Bank**® branch and Board we are very proud to be involved with.

CommunityPOS.

Did you know that our branch can provide your group or organisation with free use of our Community EFTPOS machine? The machine can be used for your club's registration days or one-off event where a single day's usage is needed.

So far we have lent the machine out to a number of clubs, including Collie Eagles Junior Football Club, Collie Basketball Association, Collie Race Club, Collie Golf Club and others.

If you would like to know more about using our CommunityPOS machine for your sporting group or community organisation, simply call into the branch and grab an application form. Please remember we usually need two to three week's notice! Don't leave it to the last minute!

Collie Swim School.



Above: Travis Ellison and Maureen Lasisz helping kids into the pool.

We recently made a small but important donation to the Collie Swim School, providing new platforms for our younger swimmers to stand on inside the pool, rather than the daunting "big jump" from the pool's edge!

Branch Manager Travis Ellison was so impressed with the platforms he jumped in the pool to give the kids a hand – with his uniform still on!

Collie & Districts Financial Services Ltd 70 Forrest Street, Collie WA 6225 **ABN** 76 096 536 355 **Directors:** Ian Miffling (Chairman), Colleen DeAngelis, Neil Martin, Ken Smallwood, Glyn Yates, Ian Shannon, Jeff Riley, John Piavanini, Sarah Stanley, Anna Farrell.

Manager's report.

Well here we are almost six months into 2014 – where does the time go?

Your Collie & Districts **Community Bank**[®] Branch continues to go from strength to strength, with our total loans and deposits now exceeding \$160 million. The continual growth of our book means one thing – more investments back into our community!

Our staff continue to provide you with fantastic service coupled with excellent products to suit your needs. As Ian says in his Chairman's report, we are indeed 'Bigger than a Bank'. We can provide the entire suite of banking products and services.

There can be a misconception that we are just a small bank. This couldn't be further from the truth. Bendigo Bank boasts:

- More than 500 branches Australia wide
- A full network of ATMs, branches and agencies across Australia
- The **Community Bank**[®] network has returned almost \$120 million to local communities.

When you take those numbers into account, you can see that **Community Bank**[®] branches are making a real difference!

Our banking products are not limited to savings accounts and loans. Did you know we can provide everything you need, whether you are a farmer, business owner, family or an individual.

This includes home loans, personal loans, credit cards, transactional and savings accounts, term deposits, agri-finance through Rural Bank, business and commercial banking, student accounts, merchant (EFTPOS) facilities, debtor funding, financial market loans, online banking (which includes BPAY, Bulk Payments and direct debits), insurances including home, landlords, motor vehicle, travel, caravan, motorbike, health and boat, wealth options including superannuation, income protection insurance, life insurance and retirement planning, community sector banking, margin lending, debit cards, business credit cards, aged care finance and children's accounts – and there's more!

My staff would welcome the opportunity to discuss your current and future financial needs – you will be pleasantly surprised with what we can do for you.

Travis Ellison Branch Manager

Bendigo Bank offers financial planning and advice through representatives of its subsidiary, Bendigo Financial Planning Limited, ABN 81 087 585 073 AFSL 237898, Level 5, 120 Harbour Esplanade, Docklands, VIC, 3008.

Bendigo Loans and Credit Cards are subject to terms and conditions. Some fees and charges to apply and valuations will be necessary for refinancing and attracts charges from the valuer. All loans are subject to Bendigo Bank's normal lending criteria.

Bendigo and Adelaide Bank Limited ABN 11 068 049 178. AFSL 237879.

Bendigo Bank issues insurance on behalf of a number of insurance providers. Please consider your situation and the relevant Product Disclosure Statement available at bendigobank.com.au before making a decision. Bendigo and Adelaide Bank Limited ABN 11 068 049 178. AFSL 237879.

Staff profile.

Name: Narelle Michalak.

Title: Senior Customer Relationship Manager.

Family members:
Husband Chris and sons Kaleb and Ethan.

How long have you worked at Collie & Districts Community Bank[®] Branch: Almost one year.

Years in banking: Just short of 19 years.

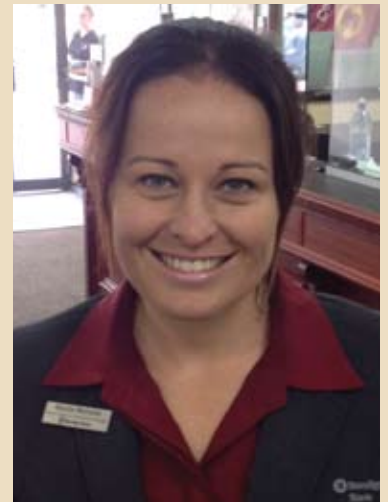
Previous jobs: Manager at BankWest Collie.

What I enjoy most about Collie & Districts Community Bank[®] Branch: Great team and a sense of pride that the banking we do with our customers enables us to give back to Collie and districts community.

Hobbies: Hockey, camping, fishing.

Favourite sporting teams: Hawthorn.

Favourite places visited: Darwin – Litchfield National Park, Melbourne.



A home loan that's the start of something bigger.

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

Drop into your nearest branch at 70 Forrest Street, Collie or phone 9734 7411 to find out more.

 **Bendigo Bank**
Bigger than a bank.

bendigobank.com.au

All loans are subject to Bendigo Bank's normal lending criteria. Fees, charges, terms and conditions apply. Bendigo and Adelaide Bank Limited, ABN 11 068 049 178 AFSL/Australian Credit Licence 237879. S47285-1 (214518_v1) (20/05/2014)



Chairman's message

Two major initiatives are currently underway nation-wide within the **Community Bank**[®] network. They are matters that will both enhance the operations of our **Community Bank**[®] company and also the understanding of who we are and what we do.

'Project Horizon' is currently reviewing the **Community Bank**[®] model, which was established by Bendigo Bank some 16 years ago. It is the model upon which our local Collie & Districts **Community Bank**[®] Branch was established in 2001, but it is a model which now needs a complete review and update.

'Project Horizon' is a far-reaching study looking out from the present and projecting what the **Community Bank**[®] model will look like in 15 years time, what will our banking system look like and what products and services will we be offering and how will they be delivered? We can well ask the question: 'Has the **Community Bank**[®] model been successful in delivering good outcomes to our local community?' Perhaps also: 'How can we improve on delivering outcomes to our community in the future?'

A lot more work will be carried out on the internal relationships between the **Community Bank**[®] network and Bendigo Bank itself, after which, it can be assured, we will have a bigger and stronger banking model to carry us well into the future. **Community Bank**[®] companies will continue to operate in the knowledge they are working with the best model and systems possible.

'Bigger than a Bank' is a new marketing and communications strategy currently being rolled out right across Australia. The campaign positions Bendigo Bank and its **Community Bank**[®] network as being just as strong, secure and competitive as the big four, with the same level of products and services, if not bigger.

It is sometimes perceived that Bendigo Bank and its **Community Bank**[®] network are not capable of dealing with all our personal and business banking needs. How wrong this is! We can not only deliver the same kinds of services as other banks, but we can provide them in what we consider to be a more enriching way, both for the customer and the community they live in.

Just try us out by visiting our local Collie & Districts **Community Bank**[®] Branch to experience the myriad services and products we have on offer.

What can your local Collie & Districts **Community Bank**[®] Branch do for your community? Well, first and foremost, it invests its banking profits back into our local community (including funds also channelled into Darkan and Boyup Brook communities).

More than \$2.5 million has been put back into the Collie community since our branch first opened in October 2001. Can any other bank in Collie make a claim of this magnitude? I think not.

Nationally, there are now more than 300 **Community Bank**[®] branches, which collectively have invested almost \$120 million back into their respective communities. Collie &

Districts **Community Bank**[®] Branch is one of these 300 **Community Bank**[®] branches.

These enormous returns are an effort for which we can all be proud, but it has to be remembered that profits back into the community can only occur if we continue to grow our banking business and continue to receive loyal support from our customers.

This year, our Collie **Community Bank**[®] Company once again supported two new and two second-year university scholarships.

It was recently announced that two fine young students, Olivia Tate and Mikayla Guidici, were the 2014 scholarship recipients. There is no question that these young ladies will go on to excel in their chosen studies.

Ryan Varis and Lauren Jackson, who were the 2013 scholarship recipients, were again supported for their second year of university studies and I'm pleased to say their progress through their first year was excellent.

Once again, it is pleasing to note that Australia-wide Bendigo Bank's scholarship program has assisted 260 students since its inception and more than \$2.5 million has been handed out to scholarship recipients.

Can there be a better way to share the Bank's' profits than investing in the education of our young citizens?

Collie & Districts **Community Bank**[®] Branch has now adopted a new 'Shareholders' Privacy Policy', which deals with the collection and use of personal information. The Policy also mentions how privacy concerns or complaints are to be handled. If you would like a copy of the Policy please ask the friendly staff at the branch.

Our Community Forum was held on 2 April 2014 and once the results of the Forum are known, further information will be provided to the wider community with respect to the community projects identified and prioritised for action.



The Forum has been an excellent vehicle to inform the Board of Directors on what the community believes are the most pressing and most needed facilities for Collie and surrounding districts.

I close my message by again stating that our Collie & Districts **Community Bank**[®] Branch can assist you in all your banking needs. Please, whatever it is you require, call into the branch and chat with our Branch Manager Travis Ellison, our Senior Customer Relationship Manager Narelle Michalak or any of our other friendly staff. I'm sure you will be surprised with their product knowledge and the assistance they can provide.

Ian Miffing
Chairman

Scholarships.



Two local students are settling in to their first year of university after receiving Collie & Districts **Community Bank**[®] Branch scholarships.

Mikayla Guidici and Olivia Tate were presented with their cheques at ceremonies held earlier this year.

The scholarships are each worth \$5,000 per year for two years. They aim to assist academically-motivated students from Collie, or the surrounding district, who have been offered a full-time place at an Australian university or college for the first time and are experiencing challenging circumstances. The scholarships support study-related expenses including accommodation costs, course costs and/or study related materials.

This is the third year that Collie **Community Bank**[®] Company has provided two scholarships to worthy recipients, bringing our total commitment up to \$60,000. So far, all of our scholarship winners have produced excellent results at university.

Watch this space later in the year when the Rural Bank scholarship round commences.

Cake stall for a good cause.

Once again, the staff of your Collie & Districts **Community Bank**[®] Branch have gone over and above... by organising one of the best cake stalls ever seen in Collie!

There were plates and plates of delicious cakes, muffins and sweets that were sold on Saturday 10 May to help raise money for breast cancer research.



Above: The branch staff with their mountain of cakes!

The staff raised a fantastic \$856.40. Thank you to everyone who cooked up a storm or purchased a plate and supported this worthy cause.

Branch statistics

As at 31 March 2014:

Deposits	\$55.67 million
Loans	\$102.53 million
Other Business	\$7.70 million
Total portfolio	\$165.90 million
Number of accounts	6,119
Community contributions	\$2,568,282

Collie & Districts Community Bank[®] Branch

70 Forrest Street, Collie WA 6225

Phone: 9734 7411

Opening hours: Monday to Friday 9.00am – 5.00pm and Saturday mornings 9.00am – 12 noon

Website: www.bendigobank.com.au/collie

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bendigobank.com.au

