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September 2012

Made possible by the customers of Collie & Districts **Community Bank<sup>®</sup>** Branch

#### Collie & Districts Community Bank® Branch

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### Chairman's report

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Welcome to our latest newsletter everyone, the completion of the 2011/12 financial year has again been a very successful one for the Collie & Districts **Community Bank**® Branch. We have achieved record profits which we have distributed between our shareholders and the community. All Directors of the company continue to provide their time and effort as volunteers.

2012 saw us finalise the purchase of the premises from which we operate and the sports shop next door. This will secure our presence in a prominent location for the long term. Our success in 2011/12 has enabled us to complete the outright purchase as a single transaction.

Our focus in the purchase of the property has not prevented your **Community Bank**<sup>®</sup> branch from contributing to significant community projects during the year. As a result of the ongoing success of our branch we have been nominated by the State Manager for inclusion in the National Hall of Fame for **Community Bank**<sup>®</sup> branches across Australia. The award is held in conjunction with the National Conference which was held in Melbourne in the last week of August.

With the completion of the premises purchase your **Community Bank**® branch will be trying to identify with the community and partner with other funding sources to realise significant projects which strengthen and make our community stronger. The Board will be looking to fund programs which invest in people as much as building and infrastructure. Recent examples include funding for the school chaplaincy services and psychology services at the Collie Family Centre.

Another highly successful program of a community Christmas tree will once again be held in 2012.

Of course the ability of your **Community Bank®** branch to deliver these services and pay shareholder dividends is directly related to banking business. Therefore should you or people you know have need for our comprehensive range of competitive banking services, please contact our Manager Travis Ellison or one of the helpful ladies at the branch.

Glyn Yates Chairman

# Manager's report

Welcome to the second edition of the Collie & Districts **Community Bank**<sup>®</sup> Branch newsletter for 2012.

It's always nice to start an update with some exciting news – and the news doesn't get any better than this!! During the months of April to June Bendigo and Adelaide Bank, together with it's Insurance partner CGU Insurance, ran a nationwide competition that saw anyone who took out an insurance product automatically placed into a draw. There was to be one winner named from each state – and the winner from WA was from Collie!

Congratulations go to Diane Blount who was the winner of \$5,000 just for doing her banking and insurance at Collie & Districts **Community Bank**<sup>®</sup> Branch. Diane also won an additional \$5,000 for the Collie community and together with our marketing committee the money will be put to excellent use around town.

With the financial year completed as at 30 June, it is timely to let you know of the fantastic achievements of the last 12 months. The branch achieved book growth over the year of \$18.74 million, and now boasts a total book value of \$142 million. This level of growth continues to be remarkable and is recognition of our customers' ongoing support of the **Community Bank**<sup>®</sup> concept. The branch has now exceeded \$1.5 million in community contributions in just over 10 years and along with purchasing our business premises, continue to invest heavily into Collie and its surrounding districts.

The new **Community Bank**<sup>®</sup> agency at Darkan draws ever closer with the opening date to happen very soon. As I write this report, the counter work at the Darkan Community Resource Centre is being completed in readiness for the agency. This will be a very exciting time for Darkan and its surrounding communities as it will have 5 days-a-week banking. The agency will be able to take deposits and withdrawals, open bank accounts and even arrange for loan appointments with a staff member from Collie & Districts **Community Bank**<sup>®</sup> Branch.



**Bendigo Bank** 

Above: Bank representatives congratulate Diane Blount – State Winner of CGU Insurance competition.

The months up to Christmas are always busy and this year will be no different, with numerous events on the Collie & Districts **Community Bank**<sup>®</sup> Branch calendar, including:

- Seniors Week 11 to 18 November. We look forward to Customer Service Officer Jody Bignell cooking up a storm again and providing our seniors with some exceptional cakes and coffee!
- National Conference in Melbourne. Glyn Yates, Ian Miffling, Sharon Del Fante and myself represented Collie & Districts
   Community Bank® Branch at this year's Bendigo Bank National Conference, held in Melbourne between 28 and 30 August.
- Collie Christmas Tree. Due to the resounding success of last year's Christmas Tree, the Board has chosen to run the event again this year. Keep an eye out in the Collie Mail and in the branch so that you can register your children for this fantastic day.
- Collie Agricultural Show. Collie & Districts
  Community Bank® Branch has long been a strong supporter / sponsor of the Collie Agricultural Show and this year we will once again be at the show. Keep an eye out for Piggy and his showbags!!

As always, the staff of your local **Community Bank**<sup>®</sup> branch are always happy to help with your financial needs and we look forward to seeing you in the branch in the near future.

Travis Ellison Branch Manager

# Sponsorships in your community

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

 Collie & Districts Community Bank® Branch has strong relationships with health providers and has continued its relationship with the Collie Hospital by assisting with the purchase of an Arterial Blood Gas



Above: Chairman Glyn Yates gets a quick health check!

Analyser. This small but essential machine can assist emergency staff with making correct decisions in assessing a patients needs on the spot, with blood being analysed and results received within two minutes.

- We have teamed with Motoring South West to place a defibrillator at the Motorplex. The Bank has a National program in place whereby we can purchase defibrillators at a reduced cost to place in important areas of our community and the Motoplex is hopefully the first of many.
- The Collie Boxing Club has recently moved from the PCYC to Roche Park. To assist with the move, a new boxing ring was purchased and after consultation with the boxing club and seeing the good work they do with the youth who train there, the **Community Bank**<sup>®</sup> branch injected \$7,500 towards the new ring.
- As per our involvement last year, the Bank once again contributed funds to the Collie River Valley Marketing Group for their successful "Spring Into Collie" campaign.
- The Collie Emergency Relief Centre is staffed completely by volunteers and provides food and practical support to families in need and annually provide Christmas Hampers to those in need in the Collie region. We have agreed to contribute \$5,000 towards estimated hamper costs of \$15,000.

## National Hall of Fame Winners!

Late news – Following on from comments in the Chairman's report, your Collie & Districts **Community** Bank® Branch has been inducted into the Bendigo Bank National Hall of Fame for 2012.

At the National Conference in Melbourne during the



last week of August, the Bank announced 11 nominations for the Hall of Fame, reduced to four finalists and finally Collie being named joint winners with one of the Bank's original branches, Wentworth in NSW. We are now one of only eight Hall of Famers since the **Community Bank**<sup>®</sup> concept began 14 years ago.

This is a fantastic honour for Collie, and is recognition for the original steering committee and then inaugural Board's vision, our shareholders who shared in that vision, our staff and our past and current Board of Directors.

It also recognises our achievements, not only in growing our business book, but by providing much needed financial assistance to our community, which now exceeds over \$1.5 million.

The award was received by Glyn Yates, Ian Miffling, Travis Ellison and Sharon Del Fante at a gala dinner in Melbourne.

## Staff profile

Name: Darcy Gibbs. Title: Customer Service Officer.

Family members: Mum, Dad, two sisters and three nieces.

How long have you worked at Collie &

Districts **Community Bank**<sup>®</sup> Branch?: 11 months.

Years in banking: 11 months. Previous jobs: Supervisor Cashier at Woolworths.

What do I enjoy most about Collie & Districts Community Bank® Branch?: Participating in community events and relationship with our staff members!

Hobbies: Socialising and travelling. Favourite sporting teams: West Coast Eagles. Favourite place visited: Surfers Paradise. Other interesting stuff: Recently went

skydiving in Queensland!!

## **Branch statistics**

#### As at 30 June 2012

Deposits	\$50.12 million
Loans	\$86.10 million
Other Business	\$5.84 million
Total portfolio	\$142.06 million
Number of accounts	5,819
Community	
contributions	\$1,542,538

#### **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.

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.

Bendigo and Adelaide Bank Limited, The Bendigo Centre, Bendigo VIC 3550. ABN 11 068 049 178. AFSL 237879. BMPNL0475 (09/12)



#### Collie & Districts Community Bank® Branch