



Chairman's message.



Dear Shareholders,

Welcome to our latest newsletter and thank you if you are one of the many people who have brought business to your **Community Bank®** branch in recent months. I am very

excited to report that we have grown our banking book (the sum of deposits and loans) from \$43 million at the start of the current financial year to \$60 million in just six months. This represents a growth of 40% in only six months so well done to our customers and special thank you to our staff in both the Busselton and Dunsborough **Community Bank®** branches.

If we can replicate this growth moving forward, we will be in a position to contribute more back into the community. This business growth gives the Directors and staff even greater confidence that there are very significant opportunities across the Geographe Region.

The capacity for shareholders directly or indirectly through their community-wide contact continues to be vital to our long term growth and development. I encourage shareholders to talk with our staff about how to bring their business across to our **Community Bank®** company which will help our long term success.

Over the coming months (if staff haven't contacted you already) we will be contacting you to discuss your ongoing needs financially and what role our **Community Bank®** branch might play.

The potential success of our **Community Bank®** branch will only be limited by our imagination so please become involved in what's ahead, because together we can achieve great outcomes both for our branches and also our communities.

Glyn Yates
Chairperson

Busselton Community Bank® Branch.

It's an exciting time for our branches. The penny has dropped for many people in Busselton and Dunsborough. They have realised that they have a locally owned **Community Bank®** branch that's connected to the local community and provides superior banking services to our clients. The staff and the Board are very lucky in that former Board members have had the vision to see into the future and give us the template that can be a contributor to so many worthwhile local projects, causes and efforts. We thank our shareholders who have stuck by us through these early stages of establishing ourselves. Please know that we are very aware and thankful of your investment, and we are making every effort to ensure your investment is a successful one. Our staff are both personable and professional. We have the motivation and expertise that's required to replicate other successful branches and like them, put millions of dollars into our local community. If you are reading this and banking somewhere else, I'd ask you to come in and allow us the opportunity to quote on your insurances, loans and investments. I am confident you will be happy with the outcome and service.

Bryce Balsillie – Business Development Manager, Busselton Community Bank® Branch.

Dunsborough Community Bank® Branch.

We are experiencing healthy growth in our Dunsborough **Community Bank®** Branch with almost \$4 million growth since the end of November 2014.

You will notice changing faces with our staff with the start of Tash and Sue.

Sue has come to us from our Busselton **Community Bank®** Branch with a wealth of knowledge on products and procedures.



Bryce Balsillie and Debbie Hancock.

Tash is our new full time staff member and brings a bright, fresh face to our team. We look forward to continued success in our business as we move into 2015 with the view to a bright and productive future in front of us.

Debbie Hancock – Customer Relationship Manager, Dunsborough Community Bank® Branch

New staff profiles.

Tash



Date started: 5 January 2015

Hobbies: Photography, Surfing, Volleyball

This year's holiday destination: It's a mystery

How long in Dunsborough: I reside in Margaret River however, I attended High School at MacKillop Catholic College. I have been in the South West since 1996.

Favourite football team: The mighty 'Freo Dockers'

Philosophy: To remember, to inspire, to never forget

Family: Single

Favourite movie: Serendipity

Favourite colour: Red

Ultimate holiday destination: There's not just one, but would love to see all of the Ancient Wonders of the World!

Interesting fact about me: I am a qualified Group Fitness Instructor and have a background in travel.

Favourite footy team: West Coast Eagles

Philosophy: Live your dreams

Family: I have a partner called Shane and a dog called Buddy

Favourite movie: Paddington... it reminds me of home

Favourite colour: Purple

Ultimate holiday destination: Maldives

Interesting fact about me: I completed the Busselton Jetty Swim in 2013 at a time of 1:29:29, proud moment for me considering I broke my toe the day before and six months prior I always swam Breast stroke and couldn't even manage 50 metres freestyle

Malin



Started: 2 February 2015

My hobbies are: All types of sports, spending time with my dog, outdoor activities, travelling

This year's holiday destination: Sweden

How long in Dunborough? I live in Dalyellup, does that answer the question?

Favourite footy team: The Dockers.

Your philosophy: Anything is possible.

My family: A brother, mum, dad, partner and dog

Favourite movie: Walk the line (movie about Johny Cash)

Favourite colour: Purple

Ultimate holiday destination: Hawaii

Interesting fact about me: As a little kid I was shy. I used to hate standing in front of people and talk. As I grew older I became a social butterfly.

Gemma



Date Started: 12 January 2015

Hobbies: Swimming / Camping / Shopping

This year's holiday destination: I've just been to visit family in the UK so that's my holiday done and dusted for this year

How long in Busselton: Four years

Our lowest home loan rates in decades.

There's never been a bigger opportunity to lock in a low, low interest rate.

But it's more than just a great rate, a home loan from Busselton and Dunsborough **Community Bank**[®] branches is bigger than that - and comes with a range of big benefits, discounts and savings.

Drop into your nearest branch at 4/50 Queen Street, Busselton - 9754 4388 or 155 Dunn Bay Road, Dunsborough - 9759 1699 and compare our fixed rate home loans.



 **Bendigo Bank**
Bigger than a bank.

Busselton and Dunsborough
Community Bank[®] branches

Terms, conditions, fees, charges and lending criteria apply. Full details available on application. Bendigo and Adelaide Bank Limited ABN 11 068 049 178 AFSL/Australian Credit Licence 237879. S49375-5 (249761_v1) (9/04/2015)

bendigobank.com.au



Carols by candlelight.

The annual Carols by Candlelight was held on 18 December in Dunsborough. Carols by candlelight is a fantastic family event which received a great turn out with many people dressing up for the occasion.



Corporate bowls challenge.

The Dunsborough and Districts Country Club held a 12-week corporate bowls challenge over the summer. It attracts many local businesses with a fantastic turnout each week. Bendigo Bank had two teams participate in this round with fantastic bowling skills by: Bryce, Debbie, Chris, Tash and Nicole. We would like to thank the volunteers at the Dunsborough and Districts Country Club for all their hard work to make sure we all had a great time and were well catered for. We are all looking forward to the next round later in the year.

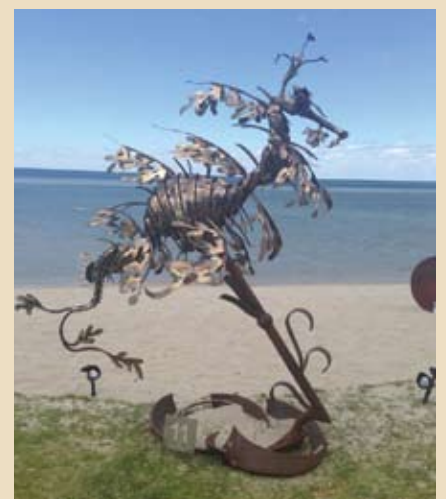


Sculptures by the bay.

Awards

Awards:Laurance Wines	Voytek Koslowski - Nuts about You	\$3,000
City of BSN Acquisitive	James Horsley - Whine and Dine	\$5,000
Happs Emerging Artist Awards	Tim Cawley - Life;	
	Dave Coghlan - Parade of Bullants	\$1,000
Braeco DarnArt Recycling Award	Justin Webb - Industrial Planet	\$1,000
Corrynne's Soaps/DDPA Youth Award	Katherine Rowney - Ammonite	\$500
Bendigo Bank People's Choice	James Horsley - Whine & Dine	\$500

The 2015 event was a huge success for Sculptures by the Bay for only its third year running. There were a total of 31 artists, with 50% of the entries local artists. The sculptures included ranged from professional to quirky with some even being interactive. The people's choice votes were cast by over 2,500 attendees. We look forward to seeing next year's creations. Dunsborough **Community Bank**[®] Branch was a proud sponsor of this event.



WIN one of ten \$10,000 prizes.*

Take out a new home and contents or landlord's insurance policy before 30 June for your chance to win.

At Bendigo Bank we're about helping you purchase and protect your biggest assets.

Drop into your nearest branch at Busselton or Dunsborough and talk to us about your insurance needs.



Bendigo Bank

Bigger than a bank.



bendigobank.com.au/getinsurance

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Busselton Jetty Swim.

The annual Busselton Jetty Swim was held on 8 February. Our very own Bryce Balsillie completed the swim in 1 hour and 42 minutes. This event has certainly made its mark on the Busselton events calendar with many participants on a waiting list to compete. Keep an eye out for us next year!

Supporting our community.

- Dunsborough Small Business Centre
- Dunsborough T-Ball Club
- Easter Egg Hunt
- Horse Division – Busselton Senior High School
- J.Rhodes Photography
- Sculptures by the Bay



Geographe Bay Community Enterprises 4/50 Queen Street, Busselton WA 6280 **ABN** 11 068 049 178

Directors: Glyn Yates, Andrew Murray, Peter English and Michael Clutterham.

Busselton and Dunsborough Community Bank® branches

Busselton

4/50 Queen Street, Busselton WA 6280

Phone: 9754 4388

Opening hours: Monday to Friday 9.00am – 5.00pm and

Saturday mornings 9.00am – 12 noon

Website: www.bendigobank.com.au/busselton

Dunsborough

55 Dunn Bay Road, Dunsborough WA 6281

Phone: 9759 1699

Opening hours: Monday to Friday 9.00am – 5.00pm

Website: www.bendigobank.com.au/dunsborough

Local events calendar.

April

School holiday entertainment at Howling Wolves: Friday 3 – Sunday 19 April, Howling Wolves at Rivendell Estate – Yallingup.

ASP Margaret River Pro: Sunday 15 – Sunday 26 April, Surfers Point – Margaret River.

Margaret River Region Open Studios: Saturday 11 – Sunday 26 April, Various Venues.

British Auto Classic: Sunday 12 April, Busselton.

Wise Winery Half Marathon: Sunday 12 April Wise Winery – Eagle Bay.

Busselton Relay for Life: Saturday 18 – Sunday 19 April, Busselton.

ANZAC Day Services: Saturday 25 April, Busselton 5:45am Dawn Service, 9.00am

Main Parade. Margaret River 6am Dawn Service, 11:15am march and service.

Augusta 6:20am Dawn Service, 11.00am service.

ANZAC Day Event: Saturday 25 April, Howling Wolves at Rivendell Estate – Yallingup.

South West Bush Poets Festival: Tuesday 21 – Sunday 26 April, Busselton Golf Club, Busselton CBD, Whicher Ridge Wines.

SunSmart Busselton Festival of Triathlon: Thursday 30 April – Sunday 3 May, Busselton.

Vasse Art Award: Saturday 4 – Saturday 11 April, Vasse Primary School.

May

SunSmart Busselton Festival of Triathlon: Thursday 30 April – Sunday 3 May, Busselton.

Story Treehouse: Tuesday 5 May, Margaret River Cultural Centre – Margaret River.

Mother's Day: Sunday 10 May, Howling Wolves at Rivendell Estate – Yallingup.

360 Allstars: Tuesday 19 May, Margaret River Cultural Centre – Margaret River.

Melbourne International Comedy Festival: Thursday 29 May, Margaret River Cultural Centre – Margaret River.

Busselton Show Jumping Festival: Saturday 30 – Sunday 31 May, Busselton Horse and Pony Club – Busselton.

Jazz by the Bay: Friday 29 – Sunday 31 May, Dunsborough Lions Park and various venues.

Margaret River Readers and Writers Festival: Friday 29 – Sunday 31 May, Margaret River Cultural Centre – Margaret River.

Art Auction – Margaret River Independent School: Saturday 30 May, Shire of Augusta-Margaret River foyer – Margaret River.