



Chairman's message.



As 2015 draws to a close we can all reflect on what has at best been an uncertain year across many aspects of our lives. After what seems like decades

of sustained growth in Western Australia, the uncertain long term demand for raw materials and the completion of many of the mining construction program has resulted in subdued employment growth and this has flowed onto a reduced confidence in the economy. This has generally been driven by uncertainty as opposed to calamity.

Our very special part of the world has not been immune to this uncertainty and there continues to be record low interest rates and margins across the banking and finance sector. Despite this your **Community Bank®** branch has started to turn the corner in a significant way with strong growth throughout the 2014/15 financial year and while we have had a modest start in 2015/16 the outlook is positive.

There continue to be great opportunities for new young customers just beginning their financial lives to join our **Community Bank®** branch or for customers of other financial institutions to switch across. We all have to bank somewhere, so why not simply back with a **Community Bank®**

branch which gives its profits back to the community.

The current Board that took over in May 2014 had four simple goals and we are now achieving all four goals; growing our business, working with our partners at Bendigo Bank, managing our costs and attracting new local Directors to your company. In our recent newsletter we profiled Jess O'Malley a local Director and Jess is one of three local Directors to have joined the Board and it is now exciting to announce that we have two additional local Directors joining the Board shortly and we are also considering a further three local prospective Directors. I expect in the first quarter of 2016 we will have 10 Directors on the Board and the majority (seven) of these will be Geopraphe locals.

As a result of this at our Annual General Meeting (AGM) we will bid farewell to Peter English as a Director. Peter, a Bendigo Bank employee with a vast knowledge of the Bank and banking, has been gratefully provided by Bendigo Bank at no cost to us. Peter is providing significant financial guidance. I wish to acknowledge Peter's contribution over the past 18 months.

Through 2016 we will see further Board transformation to truly return it to a local Board supported by our partners Bendigo Bank. There are also some staff changes happening as families grow! We now will be looking to build on a period of sustained growth across our business to

deliver stronger, better and more customer-focused outcomes which will ultimately deliver business profitability, returns to shareholders and the reinvestment of profits in our community.

And all of this starts with you, your families, friends and contacts by simply doing your banking and other financial needs (insurance, superannuation and wealth etc) with your local **Community Bank®** branch. We look forward to seeing and discussing this with you very soon!!

Finally as the holiday season is almost upon us can I wish you all the very best for a safe and successful Christmas period and a prosperous 2016.

Glyn Yates
Chairperson



Seasons greetings.

From all of us at Busselton & Dunsborough **Community Bank®** branches, best wishes for the holiday season and thank you for your loyalty and support.

Geopraphe Bay Community Enterprises Limited 4/50 Queen Street, Busselton WA 6280 ABN 40 146 993 982 **Directors:** Glyn Yates, Andrew Murray, Peter English, Michael Clutterham, Gordon Bleechmore, Warwick Howard and Jessica O'Malley.

Deputy Chairman's message.

Hello and welcome to our latest newsletter.

As we once again get ready for another summer and all the frivolity of the festive and holiday season rapidly approaches, I would like to wish you all a happy, safe and relaxing break and a prosperous and healthy New Year.

Shareholders and customers alike you will no doubt note the changes in the **Community Bank**® branches at both Dunsborough and Busselton with Luke Pearce settling in to his role as Branch Manager and most defiantly getting his teeth into the both the business and community aspects of his position.

Both Luke and his friendly, helpful team are really hitting their collective stride and are champing at the bit to help you in all aspects of your financial needs so please feel free to call into the branch or call to make an appointment for one of our staff to come to you. With more than 10 years in the area Luke is well known in sporting, business and social circles in both Busselton and Dunsborough and is keen to talk to you over a cuppa.

At Board level we are continuing our focus on local Directors with Warwick Howard being announced as Company Treasurer, Warwick is a Dunsborough business owner with a keen interest in contributing to the community and he will certainly be an asset to our local **Community Bank**® company Board, so please join us in welcoming Warwick to the team.

In the community we continue to support many organisations most recently the Busselton Hospice Gold Day held at The Dunsborough Lakes Golf Club and the Mums School Footy Day, we also have some very exciting community announcements in the coming months so stay tuned!

As always our thanks on behalf of the community organisations that we contribute our community investments to, must go to our customers as without your support we could not continue to make these invaluable contributions to our towns that indeed make ours a better place to live work and play. And remember that the more business we can do for you means the more we can reinvest in our community.

We look forward to seeing you in the branches soon.

Andrew Murray
Deputy Chairman

Manager's message.



Hello again valued shareholders,

We've had another busy quarter at the Busselton and Dunsborough **Community Bank**® branches, with the both branches showing strong growth. It is a credit to our team that despite some challenging market conditions, we're still adding to

our books. We've defined our target market and have been aggressive in entering the space we think we're competitive (mum and dad lenders) and I'm happy to report some good results.

We've also started to see our community engagement programs mature, with the roll out of our school banking program extended to Geographe Primary School, the establishment of the South West Young Professionals networking group, our sponsorship of the Dunsborough Chamber of Commerce and Industry and the progression of our partnership with Geospace Lab in developing a community business hub that will be the first of its kind in Busselton. These initiatives allow us to show the real benefit of banking with the **Community Bank**® branches in Busselton and Dunsborough.

I've now had a solid six months in the chair and I'm very excited about the direction of the business. We're bringing on new local Board members, growing our customer base and establishing some really strong networks with the local community. While I acknowledge we have a long way to go, we are on a positive track.

I look forward to seeing you at the Annual General Meeting!

Luke Pearce
Branch Manager

Catch the savings bug Bendigo Student Banking

Whether it's for the latest craze in computer games, for a new bike or just for a rainy day, we all know it's never too early for our kids to start learning about budgeting and saving.

That's why at Bendigo Bank we've introduced our Student Banking Program and Bendigo PiggySaver Account – perfect for primary school aged savers to catch the saving bug.

Drop into your nearest branch at 50 Queen Street, Busselton or phone 9754 4388.

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Staff profiles.



Michele Adams

Date started: February 2013.

Hobbies: Camping and spending time with family and friends.

This year's holiday destination: Camping in Pemberton.

How long in Busselton: I work in Busselton and live in Cowaramup.

Philosophy: The greatest legacy we can leave our children is enough happiness to fill their hearts and more love than they can spend in a lifetime.

Family: Husband and daughter.

Favourite movie: Fast and the Furious.

Favourite colour: Blue.

Ultimate holiday destination: Canada.

Interesting fact about me: I ran and completed the Perth City to Surf and the Margaret River Fun Runs.



Donna Brown

Date started: 23 December 2013.

Hobbies: Outdoors, gardening, driving and spending time with family.

This year's holiday destination: Queensland.

How long in Busselton: I have lived in Busselton for 15 years.

Favourite footy team: Collingwood.

Philosophy: Hold what is most important to you close to your heart.

Family: Hubby, son and two dogs.

Favourite movie: Top Gun and Fast and the Furious.

Favourite colour: Blue and Black.

Ultimate holiday destination: Travel around Australia.

Interesting fact about me: Before I had a family I drove dump trucks on the mines and locally for over seven years.



Debbie Hancock

Date started: 26 November 2001.

Hobbies: Beach walks, caravan weekends away, cooking, real estate.

This year's holiday destination: no holidays for me this year but next year is the Grampians in Victoria and a cruise around Tasmania.

How long in

Busselton: Four years.

Favourite footy team: Don't follow but Dockers if I did.

Philosophy: It's never too late...

Family: Husband, five adult boys ages 23, 22, 21, 20, 17 years and 14 year old dog Millie.

Favourite movie: More than one. Mama Mia, Armageddon, War of the Worlds, Calamity Jane, Letters to Juliet, Dear John, Titanic, Steel Magnolias to name a few.

Favourite colour: Green.

Ultimate holiday destination: Take off in the caravan for at least six months with no real destination and find exciting and interesting places I never knew existed.

Local events calendar.

November

Margaret River Gourmet Escape: Friday 20 November – Sunday 22 November, Leeuwin Estate, Margaret River.

The Kazoos Christmas Show: Sunday 23 November, Margaret River Cultural Centre.

Trade Hire Busselton Motorfest: Sunday 29 November, Sir Stewart Bovell Oval, Busselton.

Kellogg's Nutri-Grain IronMan Series: Dates TBC, Smiths Beach, Yallingup.

Dunsborough Song Fest: Dates TBC, Dunsborough.

December

Carols by the Jetty: Saturday 12 December, Busselton Foreshore.

SunSmart Ironman Western Australia: Saturday 5 - Sunday 6 December, Busselton Foreshore and Jetty.

Busselton Naturalists Club Animal Christmas Meeting: Thursday 10 December, Senior Citizens Centre, Busselton.

Carols in the Park: Friday 11 December, Reuther Park, Margaret River.

Spirit of Christmas Fair: Sunday 13 December, Reuther Park, Margaret River.

Christmas Carols at Howling Wolves: Sunday 20 December, Howling Wolves at Rivendell Estate, Yallingup.

Christmas Lunch with Howling Wolves: Friday 25 December, Howling Wolves at Rivendell Estate, Yallingup.

Carols by Candlelight - Dunsborough: Dates TBC, John Edwards Pavilion, Dunsborough.

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

At Busselton and Dunsborough **Community Bank®** branches 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 50-54 Queen Street, Busselton - 9754 4388 or 55 Dunn Bay Road, Dunsborough - 9759 1699 to find out more.

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Our year in photos.



Top row: Gemma's award; Staff and Board members at the Fun Run; Branch Manager Luke Pearce running the 10km. Second row: Tash's winning ball; Bryce at the Jetty Swim; Tash and Chris' birthday celebrations; Sculptures by the Bay – Bryce and Chris winning piece. Third row: Piggy in the fire truck; Dunsborough Primary School backpacks. Left: Supporting Busselton footy finals.

Supporting the community.

Support for our community in 2015 included:

- Dunsborough & Districts Country Club – Lady Bowls Division
- Dunsborough Primary School – Mum's Footy Match
- Geospace Lab.

Busselton & Dunsborough Community Bank® Branch

Busselton

4/50 Queen Street, Busselton WA 6280 Phone: 9754 4388 Website: www.bendigobank.com.au/busselton
Opening hours: Monday to Friday 9.00am – 5.00pm and Saturday mornings 9.00am – 12 noon

Dunsborough

Shop 27c, 55 Dunn Bay Road, Dunsborough WA 6281 Phone: 9759 1699 Website: www.bendigobank.com.au/dunsborough
Opening hours: Monday to Friday 9.00am – 5.00pm

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