

Message from our Branch Manager.

Hi Shareholders,

The last quarter has seen some significant growth for the Busselton and Dunsborough Community Bank® branches in terms of our book, our levels of community engagement, our engagement of new Board members and the levels of enquiry across our two branches. We've seen our strongest two-month period in terms of both the number and value of home loan enquiries and recently settled the largest commercial facility in my 12 months in the role!

I've now had a full year in the business, which incidentally makes me the longest serving Manager involved with the Busselton Community Bank® Branch. Rest assured now I've got my teeth into the role, I'm looking forward to taking the business further. While the current market conditions continue to squeeze margins, the fact that we are still rapidly growing our lending and deposit books bodes well for the future. We have a reasonably settled team across the two branches and have delivered on our promise to engage more local Directors. We now have seven local Directors in addition to the three from outside the area and the knowledge and connections they bring to the business will hopefully allow us to further accelerate our growth. We will be profiling our new Directors via our Facebook page over the coming weeks, so make sure you have a look!

From a Community Engagement perspective, we've recently won a state level award at the recent **Community Bank®** State Conference held in Rockingham. We won the award for the 'Best Community Promotion' for our work in utilising our social media presence to profile some of our business customers. We want to show that our customers are not just numbers, that as a local Community Bank® branch we think it's important to support the growth and prosperity of our customers because strong local businesses mean strong local community. I'd like to acknowledge the work of Tischh Marketing in Dunsborough for their partnership in this project.

As always I'd really like to speak to any and all of our shareholders. Please feel free to get in touch with me via email luke.pearce@bendigoadelaide.com.au or at the branches.

With winter approaching and the associated footy season, I'd just like to add 'GO THE EAGLES'!

All the best

Luke Pearce Branch Manager

Relay for Life Busselton Team.

Relay for Life is a fundraiser for Cancer Council's vital research, prevention and support programs. The Relay for Life was an opportunity to get together with the local community and celebrate cancer survivors, remember loved



back against a disease that takes too much. Relay for Life was a unique overnight event where teams,

families or colleagues

ones lost to cancer, and fight



challenge themselves to take turns to keep a baton moving in a relay style walk or run overnight. Bendigo Bank has been selling Relay for Life merchandise throughout the year and registered a team 'Busselton Bendigo Bandits' which consisted of the branch staff and our very own Manager 'Piggy' Luke.

Relay for Life empowered everyone who participated and our community raised over \$79,000. A great effort by the community.



Geographe Bay Community Enterprises Limited 4/50-54 Queen Street, Busselton WA 6280 ABN 40 146 993 982 Directors: Glyn Yates, Gordon Bleechmore, Jess O'Malley, Warwick Howard, Nikki Griffiths, Merri-Lea Lawrence, Paul Blackford, Mat Moulton.

A word from our Chairman.

Local Directors taking over.

Hello and welcome to our latest newsletter for shareholders and customers.

The Board of Directors of your local **Community Bank**® branches in Dunsborough and Busselton have over the last 12 months been transforming the Board back to a group of committed and enthusiastic locals which are supported by our partners in Bendigo Bank and some experienced **Community Bank**® company Directors from across the region.

We have now attracted and engaged the following volunteer Directors from our community.

Gordon Bleechmore Jess O'Malley
Warwick Howard Nikki Griffiths
Merri-Lea Lawrence Paul Blackford

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Mat Moulton

Check out our Facebook page for the profiles over the coming months for all of our Directors.

These local Directors, along with our professional friendly staff (led by our Manager Luke Pearce), are looking to serve our customers and community with great enthusiasm as we continue to grow our business. Thanks to you our local and growing customers we have grown our business by 18% in the first 9 months of the current financial year.

Stop Press! Exciting news at the recent Community Bank® State Conference your local Community Bank® branches won the award for 'Best Community Promotion' from across the State! Talk to our staff about our great win when you are next in the branch!

Glyn Yates Chairman

Dunsborough Yallingup Mulies Football Club.

Dunsborough Yallingup Mulies Football Club have started training for the season and the club is proud to welcome new coach Tommy McNeil, a local resident who will add a wealth of experience to the playing group and will hopefully help get the club back in the mix for the 2016 flag.



Dunsborough Community

Bank® Branch is a major sponsor of the Mulies and our very own Manager Luke is a member and player with the club. We wish the team a successful season.

Fairwell Tash.

Our much loved Customer Service Officer Tash Hill has left the Dunsborough Community Bank® Branch to join the Bendigo team in Augusta. We thank you for your hard work and will miss you.



2016 Community Bank State Conference.

Busselton and Dunsborough **Community Bank®** branches were winners of the state level award for the 'Best Community Promotion'.



Golf Day.

Our Manager Luke attended the Annunal Hospice Golf Day in Busselton with clients, referral partners and Directors. We hear he played an excellent round of golf and made some new contacts.

South West Young Professionals.

South West Young Professionals (SWYP) is a networking group for people under 35 that provides the opportunity to valuable insights from tier industry leaders and thinkers, as well as the sort of contacts needed to gain a competitive career edge.

Bendigo Bank is proud to support the SWYP and see the younger generation of leaders come together to support each other in the South West.

In February, SWYP held after work drinks at Meatpeople in Dunsborough. The branch was proud to co-host the event.







Above: Dustin Liu, Luke Pearce, Stacey Beauglehole, Josh Hardy and Rhys Devitt. Photo: Bunbury Mail.

Vasse Art Award.





This event is one of the largest art exhibitions in the South West showcasing works from distinguished and emerging artists from around the country. Last year there were 250 entries.

The exhibition engaged with people in the community by challenging, inspiring and involving the viewer. Event sponsor Busselton

Community Bank® Branch Manager Luke Pearce said the Vasse Art Award was one of the most important events on the South West arts calendar.

"It is an outstanding cultural event for Busselton, drawing thousands of visitors each year," he said.

The Vasse Art Awards have been sponsored by Busselton **Community Bank**® Branch since the awards first began, this year being a Diamond sponsor. Luke presented at the opening of the event and some amazing artwork was seen by all those who attended.







Dunsborough Yallingup Chamber of Commerce and Industry.

The Chamber is focused on providing a forum for local businesses in our community to meet and interact on a regular bases, be kept up to date with economic issues, infrastructure and business opportunities

and to actively support,



encourage and highlight upcoming events in our area. Our managers Luke and Deb regularly attend the sundowners and thrive on talking with other local businesses, with the Chamber having over 160 businesses on board. The **Community Bank**® branch is a gold sponsor of the Chamber.

Easter Colouring Competition.

We love getting the local kids into the branch and our Easter colouring competition did just that. We had so many fabulous entries it was hard to pick a winner. Below is the winning entry by James Dale and he was very happy to receive his giant Margaret River chocolate Easter bunny as reward



for his excellent colouring. James regularly visits the branch to do school banking. Congratulations James!

Dunsborough Mum's Football Competition.

Dunsborough residents turned out in droves to support the mum's footy match between the Slayers from Our Lady of the Cape and the Dragons from Dunsborough primary school.

The annual football game played by mums, is a fundraiser match with all money raised going to the two schools. This year the match raised \$16.000 for the schools.

The atmosphere at the playing fields was electric with a crowd of 2,500 people to cheer on the mums in the fundraiser extravaganza.

It was a tough game with plenty of action from the mums but it was the Slayers who proved to be too strong for the Dragons and remained undefeated for the second year running.

Dunsborough **Community Bank®** Branch was the naming rights sponsor for the musical entertainment at the event and our very own Customer Service Officer Lauren played in the Slayers team. Go Slavers!



Photo: Busselton Dunsborough Mail.

Welcome to the world Oliver.

Malin our fabulous Customer Service Officer has recently added to our team at Bendigo. We welcome Mr Oliver Wilson!

Malin is back on board on a casual basis so you may be lucky to see her on your next visit to the branch.



Busselton Jetty Swim.

What a fantastic day it was at the 2016 Busselton Jetty Swim. Our very own dedicated staff member Gemma swam 3.6km around the jetty. Bendigo Bank was a proud supporter of Gemma's efforts. Next year we are aiming for a Bendigo Bank team.





Community investment.



One of the main aims of your Community Bank® company is to provide financial support to local not for profit and community organisations. We're not just giving this money away though, we want to make sure if we sponsor a group we are contributing to making our communities stronger and better places to live. If you're involved with a local group consider banking with us and sharing the profits with the community.

What other groups have we supported recently?

Here are some of the other community groups and not for profit organisations which we have supported financially in the last few months.

- · Dunsborough & Districts Country Club
- · Dunsborough Lakes Golf Club
- · Geospace Lab -Busselton's Innovative and Collaborative Workspace Start Up Group. Ongoing foundation sponsorship to fund the establishment of an innovation centre in Busselton.
- · Dunsborough Primary school literacy program

It's only with the continued support of the local community as customers of our Community Bank® branches that we can continue to support these groups. Did you know, that once our branch is profitable, up to 80% of our profits will be paid to local groups? Do you know any other businesses that can make this promise?

Women in Business.

Women in Business is a networking group established to provide opportunities for women in business within the Geographe Bay area to mix and mingle with other like minded women. Deb Hancock our

CRM is a committee member of the group and is always on hand to spread the Bendigo message and help other women who are starting out in their careers.

The Dunsborough Community Bank® Branch recently hosted the event and a number of women gathered to share their business successes. Deb, Chris and Rachel Cronin were on hand to give support. Many of the local businesses who attended the event already bank with us.

One of our founding members of our Community Bank® company, Jacqui Happ was recently awarded Australia Day's Premier Award for Active Citizenship for her outstanding contribution to the Dunsborough community. Her countless hours, loads of projects, all with quiet dedication and humility. She is an inspiration and role model to all women. Congratulations Jacqui!







School banking.

Our Customer Services Officers Chris and Donna have been regularly attending local primary schools Geographe and Dunsborough to assist kids with school banking. The kids love seeing the girls on assembly days and a number of new accounts have been opened as a result of their dedication. Well done girls!

Busselton and Dunsborough Community Bank® branches

Busselton 4/50-54 Queen Street, Busselton WA 6280 Phone: 9754 4388 Website: www.bendigobank.com.au/busselton

Dunsborough Shop 27c, Dunsborough Centrepoint Shopping Centre, 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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