

Report from Chairperson

Hello shareholders,

Once again I have been very busy representing Gympie **Community Bank**[®] Branch. In June I joined the Board of Cooloola Human Services Network (CHSN), as so many of their projects aligned with the outcomes from our forum last year. Rens, Jim and I took the marquees to the Community Gardens official opening in July. This has resulted in many other organisations being aware of the **Community Bank**[®] branch, and that we are pleased to loan the marquees for events. They were used at the Mary Valley Bees Day at Landcare, the Dickabram Bridge 125th Anniversary, The Mary River Festival, Bands in the Rotunda and the Peace in the Park to name just a few.

Rens, and I attended a Poultry Club meeting to explain about our Partnership Policy, while Mick told of the numerous services offered by the **Community Bank**[®] branch. We have sponsored the Poultry Club for three years, enabling them to build state of the art boxes for their shows. One member suggests they are even better than at the Royal Easter Show in Sydney.

We have also sponsored SCIC for three years. This money has gone towards the units they are building in Everson Road. Our Sponsorship for Special Olympics went towards four of their members attending the Special Olympics, and coming home with medals to show. The Gold Rush Literary Awards that we have sponsored for the past five years is on again. Budding authors who have missed out for this year may wish to start writing for next year. Details at the Library. Next year the Friends of the Gallery is running a portrait competition similar to the Archibald Prize. We will be sponsoring this also.

The Kandanga Rural Fire Brigade needed sponsorship to install GPS equipment for their vehicles. We provided sponsorship for one unit to start with, then were pleased to finance the other two when we attended one of their meetings. Last year we sponsored part of the Mary River Festival, and are doing so again this year.

After payment of the first dividend we were pleased to see more shareholders opening accounts. Next time you are in the branch, speak to our wonderful staff about the other services available. Remember, not-for-profit organisations can participate in Community Sector Banking, where interest is paid on any amount over one dollar, so if you are a member of such an organisation, look at transferring your account. We grow our business by you giving us your business.

Set aside Thursday 24 November at 2.00pm for our AGM in the Orchid Room at the RSL.

Sincerely

Elaine Thomson (Chair)



▲ We sponsored the 'Bands in the Park' event.

Your email address

Many of our shareholders have forwarded their e-mail address to receive newsletters and other advice as it comes to hand. We thank those who have done so as this is a tremendous saving in time, resources and money. Remember, the more savings we make the more we can spend in the community and the higher the dividends we can pay. We look forward to hearing from you, if we do not already have your e-mail address.

Shareholders bank details

We would like to thank all the share holders who have provided us with their banking details so that dividends can be paid directly into their account.

However there are still a number who have not done so.

As we are anticipating a further dividend payment in the not too distant future, we would really appreciate your contacting us with your details.

Tax file number, ABN or exception

Provision of your TFN, ABN, or tax exemption category (such as aged pension, invalid pension or non-profit organisation) is not compulsory. However, the Company is required to deduct tax from your dividend entitlement at the maximum personal rate if not provided.



▲ Our marquees in use at the Valley Bees open day.

Gympie Community Bank® Branch sponsors Gympie Business Awards

Gympie Bendigo Bank recognises that the strength of a community is intrinsically linked to the strength of its business community. So when the Gympie Chamber of Commerce approached us with the opportunity to be the major sponsor of this year's Business Awards we saw this as a perfect opportunity to recognise excellence in our business community.

Nominations are now open for the 2011 Bendigo Bank Gympie Business Awards, visit www.gympiechamber.com.au for more information and or to submit your application. The awards ceremony will be held at the Pavillion on the 29 October.

Bendigo Bank sweeps awards, Australian and abroad

Two awards presented on different continents are clearly an endorsement of Bendigo Bank's **Community Bank®** philosophy. Bendigo Bank was awarded Australian Reader's Digest's Most Trusted Bank at a Sydney ceremony, while in Singapore the Company was presented with Asian Banking & Finance's Best Corporate Social Responsibility Program.

Managing Director of Bendigo and Adelaide Bank Ltd, Mike Hirst said the **Community Bank®** model, which won the Singapore-based award, works as a shared value model. "It creates economic value at the same time it helps communities address their needs and challenges," Mr Hirst said.

"In large part that's about trusting a bank with your money. But it's also trusting your bank to do the right thing by the community – and people around the world are demanding this of all companies more and more.

"Quite rightly, people today are looking for more from their banks. We do not pretend to be perfect – far from it – but I think this vote of confidence from Reader's Digest subscribers shows that people recognise our motivation is right and generally we do succeed in sharing the value their banking creates."

Why Bendigo banks on the community

- Since the **Community Bank®** network was established in 1998, \$68.4 million dollars has been distributed back to local communities including \$51.2 million to support local groups and projects and \$17.2 million paid in shareholder dividends (as of 31 December 2010).
- 66 percent of **Community Bank®** Companies posted a profit in 2009/10. This was up eight percent on the previous financial year and reflects the maturing of the network.
- 48 percent (or 90) of **Community Bank®** Companies paid shareholder dividends.
- The **Community Bank®** concept is a unique and successful banking model, connecting more than 550,000 customers, in excess of 270 communities and makes a difference in the lives of countless people.

Shares, shares, shares!

There are various parcels of shares at various prices available for sale.

For further information go to our website www.bendigobank.com.au/gympie or email gympieshares@bordnet.com.au

AGM

Our AGM is Thursday 24 November at 2.00 pm at the Orchid Room of the RSL, Mary Street Gympie.

Please put this date in your calendar as you are most welcome.

Gympie Community Bank® Branch

68 Mary Street, Gympie

Phone: 5481 1787

Website: www.bendigobank.com.au/gympie

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

Manager: Mick McCarthy



Board of Directors: Gympie & District Financial Services Ltd
68 Mary Street, Gympie QLD 4570

Elaine Thomson (Chair), Will Bauer (Secretary), Rens Poels (Treasurer), Chris Hodges, Rae Gâté, Amanda LePeilbet and Tim Jensen.