



\$20,000 contribution towards the Capricornia Cruising Yacht Club training vessel.

Emu Park **Community Bank**® Branch has donated \$20,000 towards the purchase of the Club's training boat, which has been named "Bendigo". The Capricornia Cruising Yacht Club are excited about the future opportunities the new training vessel will bring to the club and sailors. The new vessel allows new courses to be delivered, such as Keelboat crew, Keelboat Helming, and Keelboat Skipper. Sailors are able to spend more time out on the water in the new "Bendigo" Vessel thanks to the Emu Park **Community Bank**® Branch.



CCYC Joanne Symond, Emu Park **Community Bank**® Company Director Lance Cummins, CCYC Peter Symond (Commodore), Tony McDonald (yachting Trainer), Emu Park **Community Bank**® Branch Manager Colleen Williams, and Board Members Collette Bowman, Kevin Hogan, Greg Thomasson, Graham Luck and Phil Luzzi with the CCYC training vessel 'Bendigo'.

The **Community Bank**® branch is expanding to Yeppoon.

After going from strength to strength over the past 12 years, the Board of Emu Park & District Financial Services Limited is ready to grow its investment in the Capricorn Coast.

With anticipation and excitement, the Director's invite you to be part of something **Bigger**. Join the exciting journey as we look to open a new **Community Bank**® branch in the tourist hub of Yeppoon by September 2017 and embrace a change of company name that is inclusive of the Keppel region.

The timing is perfect with the local Livingstone Shire Council revitalising the foreshore to welcome an ever-increasing residential population and tourism market.

We are already a well-established brand in Emu Park, returning over \$1.5 million into the local community with many major projects now a reality. The Board is looking forward to similar valued and exciting partnerships in the Yeppoon district as the new branch gets underway.

Watch this space as we offer the residents of Yeppoon a real and proven community focused bank that can offer a range of products tailored to meet the needs of each and every resident, well into the future.

Note: The Board of Emu Park & District Financial Services Limited have called an Extraordinary General Meeting of the shareholders to change the company name to Keppel Financial Services Limited. Notice of meeting and proxy forms have been posted to all shareholders.

Community Bank® branch funding now available.

The only way our Emu Park **Community Bank**® Branch can make financial returns to our community is by locals banking with us.

Keppel Financial Services Limited 18 Hill Street, Emu Park QLD 4710 **ABN** 41 113 396 768 **Directors:** Gregory Thomasson (Chairman), Lance Cummins (Treasurer), Brooke Roberts (Treasurer), Collette Bowman (Secretary), Ian Chambers, Phillip Luzzi, Kevin Hogan, Graham Luck, John McKenna.

\$150,000 towards the Emu Park Anzac Precinct.

The Emu Park **Community Bank**[®] Branch worked closely with the Shire of Livingstone, RSL and other local organisations and businesses to turn one man's dream into a reality. The project consists of a memorial to local ANZAC's, a gatehouse project and a boardwalk linking the memorial to the foreshore.

The benefits to the local community are based on a National and International level.

As the project developed over a period of three years the benefits to the public sector also increased as the project grew.

- Tourism increased dramatically on a national and international level.
- ANZAC Day Dawn Service numbers rose from approximately 1,200 in 2014 to approximately 5,000 in 2015.
- Local businesses have also benefited from tourism and sales.
- Members of the Singapore Army have visited the Precinct and were overwhelmed by the grandeur of the project.
- The area has been visited by Senators, Government Ministers, Local Governments and also the Governor General of Australia.
- School children from far and wide visit the precinct to undertake school projects.
- RSL's both locally and interstate have visited the memorial.
- The media at all levels have been present on numerous occasions when special events were held at the memorial site.
- Coach tours to the Centenary Precinct are very regular to the point where Council are developing a set down point for coaches.

One of the great initiatives of our **Community Bank**[®] branch is returning financial contributions to local organisations and projects. We are very proud to be a part of such a worthy project for our local community.



We've all had regrets. Don't let your home loan be one of them.

Our home loan customers are the most satisfied customers of any Australian bank.*

Because when you choose a Bendigo Home Loan you get a great rate and great service – every day.

So choose a Bendigo Home Loan, and have no regrets.

Drop into your nearest branch at 18 Hill Street, Emu Park or phone 4939 6441 to find out more.

 **Bendigo Bank**
Bigger than a bank.

[bendigobank.com.au/
homeloans](http://bendigobank.com.au/homeloans)

*Rated above the four major banks among home loan customers in Roy Morgan's Home Loan Customer Satisfaction Survey, July 2016. Credit provided by Bendigo and Adelaide Bank Limited ABN 11 068 049 178 AFSL/Australian Credit Licence 237879. Terms, conditions, fees and charges apply. All information is correct as at March 15 2016 and is subject to change. Full details available on application. Lending criteria apply. S55518-1 (362006_v1) (26/06/2017)

New staff member profile: Kymberly.

Kymberly is our new Customer Service Officer to join the Emu Park **Community Bank**[®] Branch team. She has been with Bendigo Bank for three and a half years, previously at the Calliope **Community Bank**[®] Branch before coming to Emu Park **Community Bank**[®] Branch. She was originally from the Sunshine coast, before moving to Central Queensland. In her spare time, Kymberly enjoys spending time outdoors with her family, travelling and completing her university studies.



\$300,000 commitment towards the Emu Park Foreshore Development.

The Emu Park Village and Foreshore Project will wrap around the eastern and northern edges of the village centre. The Foreshore Development project will provide significant economic and social benefits to the community, while helping to further enhance the interactive tourist attractions on the southern end of the Capricorn Coast. The project includes a loop walk through Kerr, Peace and Bell Park, a recreational precinct, play grounds and static gym stations.

The Emu Park Village and Foreshore Revitalisation Project is a spectacular example of what can be achieved when the **Community Bank**[®] branch works with local community groups (Emu Park RSL, Emu Park Lions), the local council and state government.

Member for Keppel Brittany Lauga, Mayor Bill Ludwig, Denis Ratcliffe from the Emu Park Lions Club, Branch Manager Colleen Williams and Board Director Phil Luzzi officially turn the sod on site of the Emu Park Village and Foreshore Revitalisation project.



Hartley Street Sport and Recreation Precinct.

We understand the value of promoting sport and supporting our community to grow, so we are making a \$250,000 commitment towards the Hartley Street Sport and Recreation Precinct.

The project includes construction of:

- Two full-size, lit, and irrigated rectangular fields
- Large multipurpose amenities building
- Storage and maintenance shed
- Landscaping
- Access road and car parking
- Intersection works at entrance of Reserve.

The project has been funded in conjunction with the following partners:

- Australian Government (Community Development Grant) – \$1.5 million
- Queensland Government (Get Playing Plus) – \$1.5 million
- Livingstone Shire Council – \$1.5 million
- Emu Park **Community Bank**[®] Branch – \$250,000.

The new precinct will facilitate for larger sporting events, eliminating travel time for local children, promote local population growth in and around the Capricorn Coast for families and members of the community to enjoy.

Construction on stages two, three, and four has already commenced with the first games anticipated to be played on the new fields in April 2018.



Emu Park Art Gallery.

Our **Community Bank**[®] branch has assisted the Emu Park Art Gallery with a \$1,000 grant towards a new laptop. This is the second time the Emu Park **Community Bank**[®] Branch has given the Gallery a grant. Back in 2014 a small pottery kiln was purchased from the grant money received, which has enabled the Art Gallery to grow their community profile through numerous ceramics workshops.

The new laptop will enable our Treasurer to streamline our financial transactions and communicate more efficiently with office bearers, Gallery members, friends and patrons.

Our funding support is possible because locals choose the **Community Bank**[®] way of banking.

Gallery member Peta Lloyd at work on the new laptop from the **Community Bank**[®] branch sponsorship.



Letter from the Chairman.

Well over seven months has passed since our 11th year birthday celebrations in October 2016. During this time much has happened with continued growth in all areas of our banking business and support of further developments on the Capricorn Coast.

This support of major community projects has continued with further stages in the development of the Centenary of ANZAC's Precinct and opening of the Gate House.

The next stage of this development is underway with planning and community feedback being sought to complete the walkway from the Singing Ship outlook deck down to the future stage 'Peace Park' and back into the main town area.

Earthworks on the Foreshore Redevelopment are well underway which will link the area between the Centenary of ANZAC's Monument and the Surf Lifesaving Club. This will be most welcomed not only by the local Emu Park community, but visitors as well, to our beautiful little village.

The first stage of the Hartley Street Sport and Recreation Precinct saw the successful completion of the Men's Activity Shed Project back in 2015. Commencement of subsequent stages has kicked off with a turning of the sod ceremony on 30 June 2017. Catering for the community's many young and young-at-heart, this facility will be able to play host to a varying array of sports and clubs, both existing and in the future for generations to come. Investment in this visionary project is something our company is very proud of.

Your **Community Bank**[®] company has been a major contributor and advocate of these developments, largely welcomed and supported by the Emu Park community. Support of these plus smaller projects, local sponsorship and shareholder dividends has seen around \$1.5 million returned back into the community since its inception.

On the back of these successes, investigations are well under way to see an expansion of the company with investment into the opening of a Yeppoon **Community Bank**[®] Branch. We believe this will see an increase in the value of the company and enable us to provide more support for the Capricorn Coast community and Keppel region.

Your continued support of the Emu Park **Community Bank**[®] Branch is greatly appreciated and we are looking forward to further growth into the future.

With best wishes

Greg Thomason
Chairman

Festival of the wind.

Here at Emu Park **Community Bank**[®] Branch, we're all for supporting our local community events.

We recently supported the Festival of the Wind event by sponsoring \$3,000 towards the fireworks display. The Emu Park Lions' Club run the Festival as a family oriented event to strengthen community ties and display the beautiful environment of Emu Park with its sandy beaches and green parks. This event was pulled off thanks to the passion and commitment of locals.

We're proud to partner with the Emu Park Lions Club on projects such as these, as they stand for everything we are about – community.



Emu Park Rugby League Club.

At Emu Park **Community Bank**[®] Branch we are all about sponsoring local groups. We're proud to have a long association with the Emu Park Rugby League



Club and in the past year have given the club \$13,636 in sponsorship, assisting towards the upgrade of Bicentennial Oval. The Club is a proud community organisation that provides active recreation and social outlet for many local residents. This sponsorship is one way we can help local sport in our community. Come into the branch to see how we can support your community club or group.

Keppel Bay Sailing Club \$20,000 contribution.

Emu Park **Community Bank**[®] Branch are proud sponsors of the Keppel Bay Sailing Club.

The much needed funds are going to be used to replace six mainsails and twelve pocket sail, six corsair jibs and six corsair boat storage covers. The generous sponsorship will allow the Sailing Club to update their sails to ensure their fleet is kept in peak condition. This sponsorship benefits the community as there is a huge increase in people engaging in the sport of sailing, particularly young sailors. Emu Park **Community Bank**[®] Branch gives back to organisations that supports it. It's that simple.



Branch Manager Colleen Williams presents Keppel Bay Sailing Club Manager Julie Strudwick with a sponsorship cheque for \$20,000.

Emu Park Community Bank[®] Branch

18 Hill Street, Emu Park QLD 4710 Phone: 4939 6441 Opening hours: Monday to Friday 9.00am – 5.00pm

Website: www.bendigobank.com.au/emu-park facebook.com/bendigobank twitter.com/bendigobank



www.bendigobank.com.au