



Chairman's update.

Your **Community Bank**[®] branches will enjoy a busy time over the coming months as we attend the many sponsorship events and activities that have been supported through the 2015 Sponsorship Round.

Just under \$60,000 will be returned to the various community groups within our banking area, we are fortunate to be able to assist and be involved with so many groups across the region.

Sponsorship of the major events including the Mareeba Rodeo, Dimbulah Lions Festival and The Great Wheelbarrow Race will continue, while key partnerships with the Mareeba Chamber of Commerce, Northern Gulf Resource Management and our Schools help deliver positive outcomes for business, agricultural producers and importantly our youth.

Work is continuing on our major project – The Bendigo Bank Recreational Precinct. The submission for a grant was successful late last year and Stage 1 will be rolled out from July 2015. Outdoor multipurpose courts, an additional cricket ground and bike paths and walk ways are included.

This project has been under development over the last 18 months and one of the key benefits of the **Community Bank**[®] model is our ability to facilitate outcomes in our community. The branches have the capacity to provide administration support, to lobby and work with Council and Government, and bring together relevant and necessary stakeholders and networks to agree on an outcome or project relevant to our community.

The Recreational Precinct saw various groups involved in the project raise \$420,000 (of which the **Community Bank**[®] company contributed \$250,000) which attracted matching funding from the S&R Get Playing Plus program thus providing \$840,000 for Stage 1. We are very proud of all the individuals

and groups who are involved to achieve such an outcome. Significant financial contributions were provided by Mareeba Netball, The Mareeba Leagues Club, Mareeba Cricket Club, Mareeba Basketball and Junior Rugby League. The project has seen a strong working relationship develop with the Mareeba Shire Council who is providing in-kind support to assist the Reference Group in delivery of Stage 1.

The next stage is to find funding for the indoor complex and work will continue on this while Stage 1 progresses.

As a thank you to our shareholders, the Board paid another .07c fully franked dividend in December. While there are some challenges across the finance industry, the **Community Bank**[®] branches continue to grow. While the commitment and dedication of the Managers and staff at the branches are instrumental in building and growing the business of the branches, it is the strong support shown by our communities that underlies the real success.

Gilbert Teitzel
Chairman

Presentation nights.

Two events were held to present successful sponsorships to over 45 different groups across Mareeba, Dimbulah and Mt Molloy. The events provided a great opportunity for everyone to catch up and touch base on their various events/projects.



Mareeba Dimbulah Community Bank® Branch Scholarship.

Oliver Cotterill is the lucky 2015 scholarship recipient. Oliver will receive \$10,000 over two years to support his studies at JCU in Townsville. Oliver will study physiotherapy and looks forward to working in a rural/regional area on completion of his studies.



Set income aside for later

With a Farm Management Deposit, every dollar works harder for you.

At Rural Bank, we understand how much is riding on your financial decisions. A Farm Management Deposit is a great way to put money aside for later, meaning you can streamline your taxable income and earn interest as you go. Not only will it be there when you need it, but every extra dollar will be working just as hard as you are.

To find out more about Rural Bank's range of specialist farm finance products and services, visit your local branch at 94 Byrnes Street, Mareeba or 33 Raleigh Street, Dimbulah or phone 4092 2099 or 4093 5266 to speak to Stephen Gear or Ann-Maree Zugno.

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Available through



Bendigo is Australia's favourite business bank.

Bendigo and Adelaide Bank is Australia's favourite business bank, according to the latest customer satisfaction research.

Bendigo and Adelaide Bank's business customers are 50% more likely than big bank customers to recommend their bank to others.

Bendigo and Adelaide Bank also topped the customer satisfaction count.

The findings announced by Morgan Research were based on a six-month sample of 12,000 business decision-makers across Australia.

Bendigo and Adelaide Banks's Retail Executive, Dennis Bice, said the results reflected the bank's people and their focus on the success of their customers.

"We believe if our customers are successful, then that will flow through to our own success.

"Everything starts with that connection to the customer, but it's **bigger** than that: We've also invested in bringing customers the latest and best in digital technology, particularly our mobile payments solution GoPos which has been a big hit.

"But while these results are really pleasing, we don't intend to rest on our laurels".

"Our customers can expect to see some further major initiatives this year that will deliver them service and advice whenever and wherever they need it."

The Morgan study found 74.3% of Bendigo and Adelaide Bank customers would recommend their bank compared with an average of less than 50% of major bank customers.



Project updates.

Last year saw several significant community projects receive funding and we are pleased to provide an update as to their progress:

New equipment for Mareeba Hospital - \$6,929.



The Mareeba Rotary Club and Mareeba Lionesses secured funding for two new pieces of equipment for Mareeba Hospital. The Portable Tympanometer provides a less stressful way of identifying ear problems in babies and infants. The Humidifier will aid infants and patients who have respiratory difficulties and require oxygen therapies.

Mt Molloy State School Grow and Share Project - \$4,460.

The best pizzas can be found at the Mt Molloy State School. The school often hosts community events and to value add their existing facilities, the funding provided paving around the pizza oven and established a herb garden.



Dimbulah Bowls Club - \$12,500.



Community events are now held in comfort at Dimbulah with a \$12,500 contribution from the Dimbulah branch to install air conditioning. The club is utilised regularly for community events and it is great to have the facility fully air-conditioned during the summer months.

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 94 Byrnes Street, Mareeba - 4092 2099 or 31-33 Raleigh Street, Dimbulah - 4093 5266 and talk to us about your insurance needs.



Bendigo Bank
Bigger than a bank.



bendigobank.com.au/getinsurance

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2015 sponsorships - \$60,000

- FNQ Time Events
- Mareeba Golf Club
- Lions Club Mareeba
- Mareeba Adult Swimming Club
- Mareeba Bowls Club
- Mareeba Chamber of Commerce
- Mareeba Mountain Goats
- Mareeba Pony Club
- Mareeba Rodeo
- Mareeba Rotary Carols in the Park
- Mareeba Senior Rugby League
- Mareeba Scout Group
- Mareeba Tennis Club
- Mareeba Theatre Group
- Mareeba United Football Club
- Mareeba State High School
- Mareeba State School P&C
- Mt Molloy P&C
- NQ Cutting Horse Association
- St Stephens Catholic College
- St Thomas's P&C Association
- Walkamin Country Music Club
- The Great Wheelbarrow Race
- Cape York Stockhorse Society
- Chillagoe Bushman's Club
- Dimbulah Community Centre
- Dimbulah Football Club
- Dimbulah Bowls Club
- Dimbulah Dolphins
- Dimbulah Horse and Pony Club
- Dimbulah Kindy
- Dimbulah Lions Club
- Northern Gulf Resource Management Group
- Eureka Creek Rodeo and Campdraft
- St Anthony's P&C Spring Fair
- Walsh River Sports Day



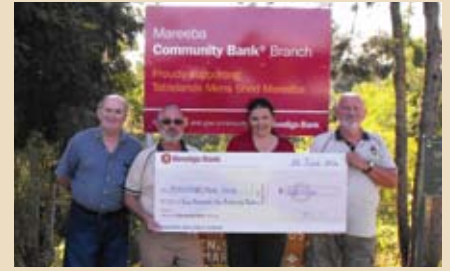
Photo kindly supplied by Peter Roy.

Celebrating 100 Years of Quality Education - Dimbulah State School - \$2,500

The Dimbulah State School P&C hosted centenary celebrations last October that attracted past students from across Australia. Hundreds of people attended, some of which hadn't been back to Dimbulah for quite some time. It was an excellent week end and we congratulate the committee on their hard work in organising the event.

Mareeba Men's Shed - \$4638

The Mareeba Men's Shed is putting new tools and equipment to good use for various community projects. Expanding the range of tools has enabled them to assist with more projects and also complete a renovation at their shed.



FNQ Rotary Field Days – strategic partner - \$10,000

Your local **Community Bank** branches (in partnership with Rural Bank) are proud partners of the 2015 FNQ Rotary Field Days.



About Bendigo and Adelaide Bank.



Bendigo and Adelaide Bank is Australia's fifth-largest bank with 1.6 million customers and assets of \$65 billion. Our retail arm, Bendigo Bank, has more than 600 service outlets, including 305 locally owned **Community Bank**[®] branches that collectively have reinvested more than \$125 million of their profits into local projects.

Mareeba & Dimbulah Financial Services Limited 94 Byrnes Street, Mareeba QLD 4880 **ABN** 53 115 503 930

Directors: Gilbert Teitzel, Natasha Srhoj, Amy Phillips, Cheryl Tonkin, Edward Balzarolo, Gianfranco De lavoco, Graeme Ford and Charles Khan.

Mareeba and Dimbulah Community Bank[®] branches

Mareeba

94 Byrnes Street, Mareeba QLD 4880

Phone: 4092 2099

Opening hours:

Monday to Friday 9.00am - 5.00pm and

Saturday 9.00am - 12.00noon

Website: www.bendigobank.com.au/mareeba

www.facebook.com/MareebaDimbulahCommunityBank

twitter.com/bendigobank

Dimbulah

33 Raleigh Street, Dimbulah QLD 4872

Phone: 4093 5266

Opening hours:

Monday to Friday 9.00am - 5.00pm

Website: www.bendigobank.com.au/dimbulah

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