



A word from the Chair.

This is my first report to our shareholders and members of our community since taking on the role of Chair on 28 January 2017.

I take the opportunity of extending my sincere gratitude to our former Chair Jennifer Downs who did such a wonderful job in leading our company and the branch through financial times, which continue to be difficult and challenging.



I am excited however that despite the challenges that face all of us in what is still a harsh economic climate, our branch business

continues to grow with the enthusiastic help of our Manager Kerry Thompson and dedicated staff Judith Giddings, Kerrie-Anne Casey and Maureen Blennerhassett who together makeup our fantastic Branch Team. The business is growing steadily and we continue to trade in profit.

I remind shareholders and members of our community that by actually banking with us you assist in growing the business, increasing our profitability, enabling a return to shareholders, as well as increasing our ability to continue to assist with various exciting projects and events in the local community.

Remember people, that Bendigo and Adelaide Bank are now the 5th retail bank in Australia, hot on the heels of the "Big Four", but with the added attraction of being the only full service bank in Mission Beach, with a direct telephone (40 688 700) which will be answered by a human being! Our branch service has won a lot of praise and even a couple of awards over the years.

This year is shaping up to be a year where, as well as growing our business, and remaining in profit, we look forward to more

community involvement which will in effect make our organisation something of a hub in the Mission Beach social scenario.

I would like to formally introduce our new Board. In addition to myself as Chair, it is made up as follows:

Amanda Wiltshire - Company Secretary and Deputy Chair;
 Kelly Cavallaro - Treasurer and third member of our Governance Committee (including Amanda and myself);
 Paul Connell – Marketing Committee Chair
 Jay Whitem and Regan Sedgeman – balance of Marketing Committee.

As most of you are aware my involvement with the **Community Bank**[®] company dates from its establishment in 2008 to date. I was previously Chair for a period of three years until Jen Downs took over from me in 2015.

The remainder of our Board are a fresh mix of a younger demographic whose combined enthusiasm comes coupled with our dedicated and hard-working branch team will, I believe, ensure a fulfilling and profitable 2017. I will leave it to others completing this report to detail the various community sponsorships and events since our last newsletter and what is planned in the immediate future.

Tony Lee
Chair

Planning day.

In January, the Board and branch staff as well as Judy Blackall (Bendigo Bank Regional Manager) and Colin Crohan (Bendigo Bank Risk and Compliance Manager) met to plan the year ahead. Many topics were discussed looking at how we can make 2017 an even better year than 2016. Overall the day proved to be successful, providing clear direction and strategies on how to have our **Community Bank**[®] branch thrive for 2017.

Mission Beach Community Enterprises Limited Shop 5, 34-40 Dickinson Street, Wongaling Beach QLD 4852 **ABN** 15 129 575 560

Directors: Jennifer Downs (Chair), Chris Norton (Treasurer), Amanda Wiltshire (company Secretary), Tania Steele (Minute Secretary/Marketing Chair), Paul Connell (LVM Share Manager), Tony Lee, Jake Robertson.

Letter from the branch.

We have had a busy start to the year with staff taking some well-earned annual leave. We had our planning day when the staff and Board met to map out our expectations for the year. I also had the opportunity to attend the Queensland State Branch Managers' conference.

This is held every three years and is a great way for Bendigo and Adelaide Bank to download to the Queensland Branch Managers what's happening now and in the future. It was so exciting to see different ways to help our existing and new customers in their financial journey. My team are ready, willing and able to assist in anyway, so please contact the branch to see how we can make a difference.

Kerryn Thompson
Branch Manager

First aid course held in Mission Beach.

Mission Beach **Community Bank**[®] Branch contributed \$500 sponsorship towards the cost of seven Mission Beach community hub volunteers to complete this First Aid course in November 2016. Red Cross did a great job in organising this course, providing many members of the community with lifesaving skills.

This is one of the many opportunities Bendigo grants can help achieve.

Defibrillator update.

As we mentioned in our past newsletter the defibrillator was a huge success, proudly located just outside of Woolworths. Unfortunately the centre management have not been supportive of the location. It is now located in the branch.

Sponsorship applications.

Sponsorship is open for the month of April. Applications will be closing Friday 28 April.

So far we have contributed \$160,000 back into the community since 2008.

State conference.

Bendigo Bank held their annual Queensland State conference in March. Tony Lee (Chair), Kelly Cavallaro (Board Treasurer) and Kerryn Thompson (Branch Manager) attended this conference which focused on customer engagement and new innovations being used.



Cassowary Coast Business Women's Presentation.

Mission Beach **Community Bank**[®] Branch have the pleasure of hosting the April meeting. This will be held at the Mission Beach Resort on 26 April. The theme will be 'Healthy, Wealthy and Wise' including three guest speakers discussing finance, health and life skills for women. For more information call the branch or contact Cassowary Coast Business Women's Network on 0428 158 945.

Trivia night.

What a great night it was with Rotary as the winners and we were the WOODEN SPOONERS! We are proud to have been the major sponsors for the Rotary Trivia night with a total of \$4,400 raised. Rotary donated \$500 to the Dickson family and \$500 to the Hathaway family. Looking forward to the next one.

Shares now available.



Shares are now available in Mission Beach Community Enterprises Limited, the company which operates the locally owned Mission Beach **Community Bank**[®] Branch.

Over 300 residents are today shareholders in this local community company.

We are a **Community Bank**[®] branch established by the community for the community, returning sponsorship and grants to local community organisations.

Please visit our website www.bendigobank.com.au/mission-beach if you are interested in learning more about buying shares in Mission Beach Community Enterprises Limited. Once there, click the 'Trading Shares (LVM)' button located on the left hand side of the screen.

If, after consideration of this information and consultation with your professional advisor you would like to register your interest, please contact Mission Beach **Community Bank**[®] Branch on (07) 4068 8700, missionbeachmailbox@bendigoadelaide.com.au.

Mission Beach Community Bank[®] Branch

Shop 5, 34-40 Dickinson Street, Wongaling Beach QLD 4852 Phone: 4068 8700

Opening hours: Monday to Friday 9.00am – 5.00pm

Website: www.bendigobank.com.au/mission-beach [facebook.com/MissionBeachCommunityBankBranch](https://www.facebook.com/MissionBeachCommunityBankBranch)
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www.bendigobank.com.au

