From the Chair.

As this Newsletter goes out to our shareholders, we are all gearing up for the Festive Season. We trust everyone enjoys some happy occasions celebrating with family and friends.

Our Board of Directors, and our branch team extend very warm wishes for a safe and happy Festive Season to all our shareholders, customers, and supporters.

We thank you for your continued support during the past year.

The year 2016 has indeed been a big year for our **Community Bank**[®] branch. We spoke about our successes and our pride in our branch team and commitment to the Mission Beach community at the recent Annual General Meeting held at Mission Arts, where we enjoyed great support from our shareholders, franchise partners and community groups.

Our Treasurer, Chris Norton, was very pleased to report a small operating profit for our **Community Bank**[®] branch for the first time. While not quite yet able to provide a dividend for our patient shareholders, we launched our

'Shareholder's Privilege Card' which entitles our shareholders to discounts on goods and services from local businesses.

These cards will be mailed to shareholders over the coming weeks.

We were pleased to welcome three new Directors at the Annual General Meeting, and we will be farewelling three others shortly. Jay Whittem, Kellie Cavallaro, and Regan Sedgman will be great contributors to the ongoing success of our **Community Bank**[®] branch.

Outgoing Directors include myself (but not until end of January 2017), Chris Norton, Treasurer, and Agenda and Minute Secretary/Chair of Marketing, Tania Steele. Chris and Tania have made a huge contribution to the success of the **Community Bank**[®] branch over many years. Being a volunteer Director requires a huge commitment but it is very rewarding and we thank all the outgoing Directors for their efforts.

We are now in Cyclone Season, our branch is prepared, and has in place a risk management strategy for handling any disaster events that may come our way. As a hot and dry November gives way to December, we'd all welcome some rain but not much wind!

Sincere best wishes to all our valued shareholders, customers and supporters for a Merry Christmas, and an even more prosperous 2017.

Kind regards,

Jennifer Downs Chair Show your card and save! The human is a small segments of proce hard comments the save structure in the save method is a second segment in the face hard second second second second method second sec

From the branch.

Since you last heard from us, the Mission Beach **Community Bank**[®] Branch staff have been extremely busy within the branch, building the business and servicing all our customers' needs.

The staff and Directors have also been very busy volunteering their time with local groups, attending meetings, events and functions to help promote the partnership between the local groups and **Community Bank**[®] branch.

As we venture into the New Year, it is a timely reminder for all of you to review your financial needs, goals and financial security. As you would be aware, Mission Beach **Community Bank**[®] Branch is able to assist with all your banking needs and financial requirements. Ensuring your business is with Mission Beach **Community Bank**[®] Branch enables your investment with our branch to succeed.

A big thank you to our shareholders and customers for enabling our local **Community Bank**[®] branch to assist in the local community, supporting community initiatives and working with community groups to help achieve their goals.



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.



Sponsorship.

Mission Beach State School – Banana festival and Sustainable Garden

Cassowary Coast Multisport Club – Beach Run and Ona Mission

Mission Beach Sailing Club – Annual Regatta Mission Beach Game Fishing Club – Annual Tournament

Rotary Club / Police Mission Beach – Trivia Night

Mission Beach Outrigger Canoe Club – South Mission Beach / Dunk Island Race Tully Support Centre – Mission Beach

Support Hub Project

Mission Arts – 5th Annual Exhibition

Mission Beach Scouts – Rumble in the Jungle

El Arish Country Club – Club Competition Day

Mission Beach Business & Tourism – Purchase of computer for volunteers

QLD Communities Project – Defibrillator for Mission Beach

Banana Festival.

Our long-standing commitment with the Mission Beach State Primary School continued again this year through the Banana Festival event.

We provided information about Piggy Saver's Accounts and held a competition to win a Samsung Galaxy Tablet, for every child who opened a Piggy Saver Account.

Kerryn Thompson presented the Samsung galaxy Tablet which was kindly donated by

Raymond Reed from Reed's Betta Home Living. The winner was Electra Slivka.







Healthy Wealthy and Wise.

In October, we held a very successful Healthy, Wealthy and Wise Customer Appreciation event for women in business, at our branch.

Guest speakers included Loren Brandle who is Bendigo's Wealth Consultant, Selina Murray, who is our local Gym Owner/Instructor; and Jen Downs who is our **Community Bank**[®] company Chair and respected mentor within our community.

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 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

We're very proud to bring to our shareholders our 'Shareholder Privilege Card'. Show your card at many local businesses displaying our poster, and you will receive discounts on goods and services. You can obtain more info from our branch staff Judith, Maureen and Kerrie.

Defibrillator story.

We were successful in winning \$500 towards our defibrillator project.

We became aware of a competition held by 'Bendigo Communities'. We needed to submit a proposal, competing against Bendigo Bank branches Australia wide.

Mission Beach **Community Bank®** Branch partnered with Tully Mission Beach Ambulance Committee to raise funds for a defibrillator to be installed at the Woolworths Centre.

This was made possible by a sponsorship grant from Mission Beach **Community Bank**[®] Branch, Cassowary Coast Multisport Club donation, Rotary Mission Beach donation, and other events such as a sausage sizzle and a raffle.

It shows what is possible when community groups join a partnership to achieve a common goal.

Sports report.

Cassowary Coast Multisport club held a number of events this year including the Beach Run and Ona Mission Multisport Adventure for which Mission Beach **Community Bank**[®] Branch provided sponsorship. Our very own Kerrie-Anne Casey entered the 10k Beach Run and came second in her age group.



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 twitter.com/bendigobank



www.bendigobank.com.au

