



## What is a **Community Bank®** Branch?

It's now seven years since the Mission Beach community decided to invest in their Community by way of raising capital to start our own **Community Bank®** branch because no other banking entity was present in our community. Seven years later it is a good time to reflect on why we made that decision, and consider whether we are maximising our shareholder investment.

What is a **Community Bank®** branch? A **Community Bank®** branch is a locally owned and operated company, which functions as a franchise of Bendigo and Adelaide Bank. The Bank provides the coverage of its banking licence, a full range of banking products, training of staff and ongoing support.

Depositors are protected by the Bank's imposing track record when it comes to the security of depositors' funds. We are one of Australia's oldest financial institutions, we have operated since 1858 and have declared a profit in every year and we have without fail honoured our depositors.

The Bank and the **Community Bank®** company are each entitled to agreed portions of the revenue of the local **Community Bank®** branch and the company is responsible for paying branch running costs.

When the local company begins to make a regular operating surplus, after the payment of branch running costs, and the Bank's share of the revenue is received, the remaining funds are available to be reinvested back into the community through dividends to shareholders and grants to community groups and projects.



## It's a changing world! Should we change our opening hours?

We've had requests from our customers to change our opening hours to 9.00am to 5.00pm instead of what have been the opening hours of 10.00am to 6.00pm. And we're listening to our customers and want to please.

Let us know what you think? Pass on your thoughts to a staff member next time you are in the branch or email our Branch Manager on [Kerryn.thompson@bendigoadelaide.com.au](mailto:Kerryn.thompson@bendigoadelaide.com.au).

Mission Beach Community Enterprises Limited 35 Reid Road, Wongaling Beach QLD 4852 **ABN** 11 068 049 178

**Directors:** Jennifer Downs (Chair), Chris Norton (Treasurer), Amanda Wiltshire (Company Secretary), Tony Lee, Tania Steele, Paul Connell and Jake Robertson.

## Why I chose to come to live and work in Mission Beach.



"Hello my name is Kerryn Thompson. I have lived in Melbourne all my life. Up until fairly recently I thought that that would continue.

I have been employed by Bendigo and Adelaide Bank for over 20 years.

During that time I have worked in many different roles, which include the branch network, at Branch State Support area, also in Business Banking. Last year I started to look for new possibilities. I was sick of the grind of traveling, and the cold, cold Melbourne winters.

When looking at the internal job vacancies this wonderful opportunity floated over the computer screen.

Branch Manager at Mission Beach in Far North Queensland.

From there it started a chain of events and a journey which has led my husband and I to relocate to beautiful Mission Beach.

My first observation is how friendly and welcoming the people have been.

I have also been impressed by how energised and driven the community is in supporting each other, and also the businesses in the community.

I am so looking forward to being a part of that, and contributing to the growth of the community.

If that's helping a couple purchase their first home, or arranging some finance for a new or existing business, I will be delighted to help. I love what the **Community Bank**<sup>®</sup> concept represents. It's a real chance for people to make a difference and support their **Community Bank**<sup>®</sup> branch who then in return can support the community."

## Come and meet our new Branch Manager.

Thursday 18 February – from 6.00pm – wine and cheese evening at the branch, Woolworths Centre

– RSVP Kerryn 4068 8700.

Bring along a friend !!! Come along and network with other local business owners.

Love to see you there.

## From the Chair.



This is our first newsletter for 2016 and it is with great pleasure that I advise shareholders and supporters of Mission Beach **Community Bank**<sup>®</sup> Branch that our new Branch Manager Kerryn Thompson, and her husband Peter have now begun settling into our Mission Beach Community. They have excitedly undertaken a sea change to Mission Beach, moving here from Melbourne.

Kerryn is fond of saying – A strong bank means a strong community. Our **Community Bank**<sup>®</sup> branch has shown strong growth over the seven years of our operation and will continue to do so, with your support.

We know by way of statistics, that not all of our shareholders bank with us. (Board members are protected from having any information about names and details of who the branch's customers are). For our branch to continue to grow, we need to attract stronger business from our small community. We need all our shareholders to actually bank with us, this way we will be able to reach profitability and be able to pay a dividend. If you can bring us your business or refer anyone to our branch, you will be helping us to succeed and reach profitability as well as be able to invest back into our community by way of Sponsorship Partnerships.

We need customers to think of our branch first when they have money to invest, need to borrow money, need a new credit card, need Superannuation advice, or need to insure their home and car or equipment. Just give our friendly staff a chance to quote you or your family and friends when next you need banking products.

Mission Beach **Community Bank**<sup>®</sup> Branch is backed by Bendigo Adelaide Bank which is the fifth largest bank in Australia.

Our staff work hard in our community too, and we are very proud of all the volunteer hours they put in along with our Board members. Thank you to our shareholders, customers, staff and members of the community for your continued interest and real support of our branch. We are all a part of this success story and we all must genuinely invest into our **Community Bank**<sup>®</sup> branch if it is to be successful.

### Jennifer Downs Chair.

Bendigo Loans and Credit Cards are subject to terms and conditions, fees and charges apply. All loans are subject to Bendigo Bank's normal lending criteria. Bendigo and Adelaide Bank Limited ABN 11 068 049 178. AFSL/Australian Credit Licence 237879.

Bendigo Bank offers financial planning and advice through representatives of its subsidiary, Bendigo Financial Planning Limited, ABN 81 087 585 073 AFSL 237898, Level 5, 120 Harbour Esplanade, Docklands, VIC, 3008. A member of the Bendigo and Adelaide Bank Group, ABN 11 068 049 178, AFSL 237879.

Bendigo Bank issues insurance on behalf of a number of insurance providers. Please consider your situation and the relevant Product Disclosure Statement available at [bendigobank.com.au](http://bendigobank.com.au) before making a decision. Bendigo and Adelaide Bank Limited ABN 11 068 049 178. AFSL 237879

## Our Board.



Chair – Jennifer Downs

### **Governance Committee:**

Company Secretary – Amanda Wiltshire

Treasurer – Chris Norton

Tony Lee (immediate past Chair)

### **Marketing Committee**

Chair of Marketing – Tania Steele

Minute Secretary – Tania Steele

Paul Connell

Jake Robertson

We have a wealth of experience, enthusiasm, skills and expertise on our Board, as well as a great team spirit to work together voluntarily to manage the business of Mission Beach Community Enterprises Limited, and to invest into the Mission Beach community both monetarily and with our time. Board meetings are held at a local venue on the last Thursday of the month.

However our involvement doesn't stop there. We have a Governance Committee to oversee ASIC and Bendigo Adelaide Corporate requirements. We also have a Marketing Committee who oversee all communications we send out, as well as managing the Sponsorship Partnership program for our community groups. We also attend and participate in as many community events as we can.

## Home loan deals.

At Bendigo Bank, it's all about rewarding you with greater savings on your home loan, the more you choose to bank with us.

And for you, that could include saving \$600 on home loan fees\*.

So, consider a home loan from Australia's most reputable bank (AMR Corporate Reputation Index 2015).

**Drop into your nearest branch at 40 Dickinson Street, Wongaling Beach or phone 4068 8700 to find out more about securing a home loan you can count on.**

Ask us how to  
**save**  
**\$600**  
on home loan fees\*

 **Bendigo Bank**  
Bigger than a bank.

Mission Beach **Community Bank**<sup>®</sup> Branch

\*Terms, conditions, fees, charges and lending criteria apply. Full details available from [www.bendigobank.com.au/homeloans](http://www.bendigobank.com.au/homeloans). Bendigo and Adelaide Bank Limited ABN 11 068 049 178 AFSL/Australian Credit Licence 237879. S53787-02 (290311\_v1) (5/02/2016)



## Our facebook page.



Please like and share our Facebook page. It's an inexpensive and effective way we can

share our community stories and what's happening in our branch. Thanks!



## We're more international than you think.

With foreign cash in more than 30 currencies, pre-paid travel cards, travellers cheques, travel insurance and debit and credit cards, we're your perfect travel companion.

**Drop into your nearest branch at 40 Dickinson Street, Wongaling Beach or phone 4068 8700 and talk to us today about all your foreign exchange needs.**

 **Bendigo Bank**  
Bigger than a bank.

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

Mission Beach **Community Bank**<sup>®</sup> Branch

Bendigo and Adelaide Bank Limited, ABN 11 068 049 178 AFSL/Australian Credit Licence 237879. S49353-4 (290607\_v1) (10/02/2016)



## Mission Beach Community Bank<sup>®</sup> Branch

Shop 5, 34-40 Dickinson Street, Wongaling Beach QLD 4852

Phone: 4068 8700

Opening hours: Monday to Friday 10.00am – 6.00pm

Website: [www.bendigobank.com.au/mission-beach](http://www.bendigobank.com.au/mission-beach)

[www.facebook.com/MissionBeachCommunityBankBranch](https://www.facebook.com/MissionBeachCommunityBankBranch)

[twitter.com/bendigobank](https://twitter.com/bendigobank)

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