

April 2014

community snapshot



Made possible by the customers of
Mission Beach **Community Bank**® Branch



Unsung Hero Award



In every organisation, the role of Secretary is usually a pretty full on and complex role. And on a **Community Bank**® company Board, the role is just a little bit more complex as there are governance matters to consider, and quite a few requirements to satisfy ASIC, that's on top of the normal jobs like taking and posting minutes, making sure all the forms are filled in correctly, and maintaining all sorts of records.

The Secretary of Mission Beach Community Enterprises Limited, which governs Mission Beach **Community Bank**® Branch, is Debbie Brittain. Deb lives with her partner David, an artist, and works full time. She finds time to carry out the role of Secretary after hours – often working until late at night to do the tasks most professionally. Yes, we know you do, Deb! And she'll hate it that we've dobbed her in!

So, while our Branch Manager Evelyn and her wonderful branch team and our hard working team of Directors all contribute to the success of our **Community Bank**® branch, Debbie just does that bit extra and she does it well. A big thank you Debbie, from us all.

The wonderful community of Mission Beach

Our photo shows representatives from 13 different community groups who all received funds totalling \$30,000 at the Community Barbecue last year. Our **Community Bank**® company Board was proud to be able to return the funds to our community in this way. It was all made possible by our customers – that's you – so a big thank you.

This year, given the increase in our branch's footings – (the total amount of our lending and deposits), we are able to return an even higher figure to the community. Once again – it's time to consider how Mission Beach **Community Bank**® Branch Sponsorship Partnership program can assist your community organisation, club, or sporting group. This is about locals helping locals and returning profits from your banking to our community!

You can request an application form from our staff at the branch.



Mission Beach Community Enterprises Limited

35 Reid Road, Wongaling Beach Qld 4852

ABN 11 068 049 178

Directors: Tony Lee, Chair; Steve Oliver, Chris Norton, Debbie Brittain, Michelle Dore, Cosimo Tedesco, Tania Steele, Jennifer Downs.

A word from the Branch Manager

Having been in the role now for nine months, Evelyn is loving working at Mission Beach **Community Bank®** Branch.

When asked how things are going, Evelyn says she is busy and that's great because it means things are moving in a positive direction for our branch and our community.

Evelyn has been out and about as much as possible, meeting people either at business functions, or at community group meetings. She is now the Treasurer of Mission Beach Business and Tourism.

Being a local resident herself, Evelyn understands the challenges that our community has faced, but she is looking forward to some great results in the coming years for our **Community Bank®** branch. Evelyn said: "There's a good feel about this year – properties are selling, the weather is improving – we can look forward to a great tourist season this year."

Evelyn said agribusiness was a big growth area for our branch. "It's understood that we operate in a competitive environment, and some people have had relationships with other banks for a long time. But all we ask is that you give us a go to quote on term deposits, lending, insurance and all types of accounts."

Evelyn said people were often surprised at how competitive our **Community Bank®** branch was. "The added benefit is that by banking with us; you help us to support our community in the form of community grants and sponsorships."



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The Director's Chair



Chair of Mission Beach Community Enterprises Ltd, Tony Lee, said he was delighted to be able to report an upswing in the branch's results for the past quarter.

Along with all the Board members, Tony believes that Mission Beach is now seeing a recovery from all the challenges of the past few years. "It's been a very difficult almost six years for our branch, but we are now seeing an improvement in our results and we sincerely thank our customers, shareholders, Directors and staff for this," Tony said.

Real estate is on the move again, with an increase in residents from within the

Cassowary Coast choosing Mission Beach as their place to live. "This can only be a good thing for our branch as locals deal with locals, and reap the benefits that a **Community Bank®** branch brings a small town like ours," Tony said. "Business confidence is showing good signs too, with several new businesses opening up. Some great community events also happened over the weekend of 29 March, with a community tree re-planting program, and a Community Spirit Concert to raise money for a young family who lost everything in a fire recently."

"That's the kind of community we are," Tony said. "We've all been through some tough times, but we know we will come out the other side, too."

With the 300th **Community Bank®** branch now opened in Australia, and more than \$110 million invested back into small communities just like ours by the **Community Bank®** network, having a local branch, employing locals and with competitive banking services can only be good for our town.

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Watch the **Community Bank®** story at www.bendigobank.com.au/snapshots

U can find our branch at...

Mission Beach – Woolworth Shopping Centre, Wongaling Beach QLD 4852 Phone: 4068 8700
Website: www.bendigobank.com.au/mission-beach Opening hours: Monday to Friday 10.00am – 6.00pm.

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Mission Beach **Community Bank®** Branch



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