



Ravenshoe-Gulf Country Community Bank® Branch Director and staff update.

Director news.

In April, Ravenshoe-Gulf Country Community Enterprises Limited (RGCCCEL) better known as our **Community Bank**® branch, welcomed six new members to their Board as Directors. While the Board's role is not to be involved in the day-to-day banking business, the Board does work tirelessly to create an environment where the staff can flourish and shareholders can boast of a successful business in the region. RGCCCEL has a branch in Ravenshoe and an agency in Georgetown, enabling staff to service customers from the Tablelands through to the Gulf.

Interim Chairperson Lara Wilde said the new Directors bring a variety of qualifications to the Board. She is excited to be leading a dynamic group of people who will bring a high level of community and business knowledge of Bendigo Bank's **Community Bank**® brand and providing confidence and accountability to shareholders. All of the new Board members have extensive experience in the fields of financial management, corporate governance, business management, community development and human resources.

Joann Schmider is a Traditional Owner from the Southern Tablelands and is looking forward to how local communities are better empowered through the unique Bendigo Bank **Community Bank**® model. Michael Kitzelmann spends his days working as the CEO of Etheridge Shire Council and can see many opportunities for business development in the region. Ailsa Purcell is a qualified CPA and has stepped up to fill the role of Company Treasurer. John Brisbin is the Chair of Northern Gulf Resource Management Group and frequently



works throughout the Gulf region. Will Attwood has returned to the Board now that he has retired as Mayor and taken on a new role as Etheridge Shire Councillor, volunteering to fulfil the position of Company Secretary. Miranda Niven is a well known business owner in the community of Ravenshoe spending her days running the Ravenshoe Newsagency.

Recent resignations.

Trish Ward – Not only has she been involved with the community groups in our town, but she has also been one of the original members who were involved in bringing a new bank to the town.

Miranda Nevin – Business woman from Ravenshoe.

Ravenshoe-Gulf Country Community Enterprises Limited Shop 2, 49 Grigg Street, Ravenshoe QLD 4888 ABN 54 144 780 218
Directors: Lara Wilde, Will Attwood, Ailsa Purcell, Michael Kitzelmann, John Brisbin, Joann Schmider.

Meet the new team.

Lara Wilde, Interim Chair.



Corporate management professional specialising in strategic planning with extensive experience in remote, rural and regional economic development; community engagement;

Government liaison and public relations.

Lara has extensive networks throughout the Gulf region and is passionate about providing finance options to communities within the RGCCCEL footprint.

Will Attwood, Secretary.



Will was born and raised on a dairy farm near Daylesford in Victoria. Will was a Police officer in Victoria before moving to Qld in 1997 and resume work as a police

officer in Cairns, Laura, Pormpuraaw and finally finished off his policing career at Georgetown. Will retired from policing in July 2011 after having spent 40 years serving the communities of Victoria and Queensland.

After six months of retirement Will was looking for a new challenge, he stood for election for Mayor. Will is married to Dawn and they have six children, two of them live in Georgetown, Paul (Wilson) and Felicity. The others reside in Weipa, Tamworth and the Gold Coast. Will has been Mayor of the Etheridge Shire for four years before stepping back at the 2016 elections to take a position of Councillor.

Will was an original director on the RGCCCEL Board and is a current shareholder. Now that his commitments to Local Government have been reduced he has time to dedicate to the future of the **Community Bank**[®] branch.

Ailsa Purcell, Treasurer.



Ailsa's working life commenced within the legal office environment where she gained skills in attention to detail. In 1982 Ailsa was awarded the status of Justice

of the Peace and still hold this office, however more recently in the capacity of Commissioner of Declarations.

After a 10 year break to care for her children, she returned to work in an administration and financial position with a not for profit organisation. It was at this time that Ailsa obtained a Cert IV in Business Administration.

In 2005 she decided to return to full time study and in 2007 graduated JCU with a Ba. Of Commerce majoring in Accounting and Information Systems. Ailsa received CPA status in 2011. This degree has led her to

the current position with the not for profit sector as coordinator for CHSP services. In November 2014 Ailsa was elected to the position of Director with Magnetic Shoals Limited and continues in that role to date.

In addition to her professional life, over the years she has also held several positions on community and sporting club committees including President of the Millaa Millaa Kindergarten Association and Treasurer of the Ravenshoe Motorcycle Club. More recently Ailsa held both the Secretary and Treasurer positions with the Top Table Toastmasters Club in Malanda.

Michael Kitzelmann.

Having worked for over ten years as



a business process improvement and risk management specialist within both the Corporate and Government sectors Michael has developed a strong understanding

of the challenges faced by industry in an ever changing and difficult operating environment. As a specialist in corporate governance and risk management, he works closely with all levels of an organisation to aid in directing and influencing team members in striving for operational improvements. Michael is an experienced executive manager with a hands-on approach to addressing the challenges of operating in today's tough economic setting.

Michael's most recent roles have included; Chief Executive Officer with Etheridge Shire Council, General Manager with Brisbane Prestige Property Development, Business Unit Leader and as the Internal Audit Senior Manager with Crowe Horwath. Prior to these roles I was employed as a Principal Consultant for Internal Audit and Risk Services (IARS) in the Queensland Department of the Premier and Cabinet.

Preceding to his appointment with IARS Michael was a Partner with VIA Group Pty Ltd, providing consultancy and executive business services for both National and International clients. Michael has managed projects with Marcus Evans Group, AIMS Home Loans and for the Department of Defence.

Previously, he was employed with the Australian Defence Force for over 17 years. During his tenure he had the opportunity to develop a broad and varied skill set. Michael has been employed as an Internal Business Management Consultant and Project Manager, Operations Room Commander, Training Manager, Senior Technical Theory Instructor, and Air Surveillance Operator.

John Brisbin.



In Alice Springs in 2005 John Brisbin convened the Steering Committee to set up the Ravenshoe-Gulf Country **Community Bank**[®] Branch. John facilitated all of the initial

meetings over the first year of scoping and pledge-raising, helped select the initial Chair, negotiated hard spots with the representatives from Bendigo Bank, and generally had a very enjoyable time getting the bank on its feet. John and his family moved to Darwin in 2006 and he reluctantly left the committee just as they were signing the papers and starting operations.

Budgeting, financial probity, and record keeping are core to the proper conduct of a corporate enterprise. For most of John's working life he has been directly accountable for managing the business, either as founder/owner or key employee. John has always been the responsible party. Dealing with public funds demands the highest levels of transparency and auditable process.

John currently fills the role of Chair of the Northern Gulf Resource Management Group where he works across the Gulf region with community, Government and primary producers.

Joann Schmider.



Joann is a Mamu Millaa Millaa woman who has lived in northwest, north and southeast Queensland and Canberra, returning to FNQ in 2005. She co-owns ComUnity

ACETs Pty Ltd, facilitating community and organisational development through planning and policy, corporate support and administration, project management, governance and stakeholder engagement services. She is a Graduate of the Australian Institute of Company Directors professional development program, and brings 30 years' experience across social, cultural, economic and environment Indigenous related matters with community networks, organisations, government and academia. Joann's ongoing interests are culture and heritage for all, Indigenous opportunities in development including small business, and rural regional development.

Our Bendigo Bank Advisors.

Ross Growcott, Senior Manager Community relationships.



Ross has over 32 years in banking and finance with his professional background being primarily in Retail Banking and Financial Planning.

Ross relocated to Cairns in 1991 and has spent all this time in the banking and finance sector. Ross became the Regional Manager of Bendigo Bank in January 2010. Ross is heavily involved in community and has been an active (SES) State Emergency Service volunteer for the past six years.

Judy Blackall, Senior Manager Strategy & Performance.



Judy Blackall is the Bendigo's Senior Manager Strategy and Performance for Far North QLD. Judy works closely with the Ravenshoe Gulf Community Branches staff

and indeed the Board to ensure results are achieved.

These results ensure that the community branch continues to provide relevant products and services to the community while participating in community events and projects. The branch last year achieved many highs such as significant growth of business, recognition within the Bendigo Far North QLD Branches by way of achieving 'Branch of the Month' several times and second out of 17 branches for 'Regional Branch of the Year'.

"It is pleasing to see that from a small branch with small staff numbers such big outcomes can be achieved. Well done to Branch Manager Patrick and past/present staff on their contribution," Judy said.

"I look forward to a year of building on the foundations laid by Patrick and the team and will be supporting in any way I can to their success!"

Yadranka Keeling.



Yadranka has a long and extensive background in the finance industry spanning over 35 years, as well as experience in the real estate industry.

Having grown up and spending the majority of her working life on the Tablelands, Yadranka has a comprehensive knowledge of numerous primary production and commercial industries. She is passionate about helping her customers and has the ability to think outside of the square with a view to providing competitive and appropriate finance solutions to her customers.

Yadranka believes customer service is of paramount importance and is readily available to customers who wish to discuss their existing finances and/or viability of new ventures. Yadranka's technique of 'working together with your customer' contributes to her ultimate goal of having both customers and Bendigo experiencing success in their business.

Patrick McArthur, Branch Manager Ravenshoe-Gulf Country Community Bank® Branch.



Patrick spent the first 17 years of his banking and finance career in various retail and commercial roles in Cairns, Townsville, Brisbane and Melbourne.

In 2007 he exited the industry and purchased a primary production concern in Cooktown which he owned and operated for a period of six years. The main job functions with this was the planting, production, harvesting and dispatch of numerous tropical fruit lines which afforded a practical insight into the challenges of a rural enterprise.

In 2014 in the interests of his young family he relocated to Cairns and then Atherton in an agri finance role. Patrick spent some of his formative years in Ravenshoe whilst his father was based in the township with the Qld Police Service and is excited at the prospect of serving the local community with any personal, business or rural finance related needs.

One of our services.

Grant Turner, Agribusiness Relationship Manager.



Through his 40 year banking career, including 30 in agribusiness banking, Grant has been fortunate to combine rural management qualifications with extensive industry experience. Grant's expertise extends across a broad range of farming sectors, including livestock, dairy, wool, cotton, horticulture, viticulture and sugar cane.

"I have spent much of my working life in various parts of Queensland and I am passionate about the farming community here," Grant said.

"I am committed to supporting customers across Far North Queensland to harness seasonal opportunities and contribute to overall growth in the region."

Find out more about Grant and Bendigo Bank Agribusiness at www.ruralbank.com.au/relationship-manager/grant-turner?q=4870&state=QLD&rm_name

Ravenshoe-Gulf Country Community Bank® Branch

Shop 2, 49 Grigg Street, Ravenshoe QLD 4888 Phone: 4097 7000

Opening hours: Monday to Thursday 9.30am – 12.30pm, 1.30pm – 4.00pm and Friday 9.30am – 12.30pm, 1.30pm – 5.00pm

Website: www.bendigobank.com.au/ravenshoe-gulf-country [facebook.com/bendigobank](https://www.facebook.com/bendigobank) twitter.com/bendigobank



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