

Newsletter

July 2006

Report from the Treasurer

The financial year is over and your bank is now one-year-old.

As stated in the press recently, banking business (loans and deposits) now exceeds \$20 million, with more than 1,300 accounts on the books.

This is great news, because it means we have reached the goal that was forecast in the prospectus when you purchased your shares. But of course, we want to do much more business, so that our entire community can benefit.

This could be the time for re-capping how your bank operates, and consider switching your banking business to our own locally-owned and run branch.

The local Company in which you are a shareholder receives one half on the gross income from the banking activities.

Out of that we pay all the local expenses, like staff costs, rent, electricity, insurance and IT. Bendigo Bank does the banking, takes the banking risks and has its own costs.

Therefore the way to make your branch profitable so that returns can be made to both the shareholders and the community is directly related to how fast we can get the volume of business to grow.

Don't forget that our bank branch offers a full range of business and personal banking products as well as insurance of all types,

superannuation services, rural services and financial advice*.

As soon as anyone takes up our banking products or services, it means more income for the branch and eventually more funds returned to you as a shareholder and community member.

Remember, following any of the below dot points will help our **Community Bank**[®] branch prosper:

- If you are considering any banking product or service, visit the branch first;
- Do all your banking at the branch;
- When you need loans or credit do so at the branch;
- Re-finance your loans;
- Obtain insurance quotes from the branch; and
- Encourage friends, neighbours and relatives to do the same.

Sarina and District can and will benefit from this **Community Bank**[®] branch - it has happened elsewhere in Australia many times with outstanding results for the local communities involved.

With your continued support of our bank branch, we too can look forward to a brighter future for Sarina and district.

Rodney Nunn
Treasurer

*Financial advice provided by Bendigo Investment Services ABN 81 087 585 073 AFSL 237898. Level 5, 120 Harbour Esplanade, Docklands, VIC 3008. A member of the Bendigo Bank group of companies.

**Board of Directors, Sarina & District Community Financial Services Limited,
37 Broad Street, Sarina, QLD 4737**

Ralph Johnson (Chairman), Lesley Ward (Secretary), Rodney Nunn (Treasurer), Joe Bartolo, Bruce Fitzgerald, Robin Pitcher, Peter Smith, Ken Wedel.

Support stickers and certificates

Come into the Sarina **Community Bank**[®] Branch and pick up stickers to show your support for our branch.

The stickers, which state “We support Sarina **Community Bank**[®] Branch of Bendigo Bank”, can be used on stationary, envelopes, invoices and statements.

We also have certificates you can display in your business showing your support for our branch.

Please contact the branch for more details.

Our AGM

Our AGM will be held Saturday 18 November from 1.00pm at the Sarina State School Library in Anzac Street.

We encourage you to mark this in your diary now. Come and join us show your support.

Birthday cake for the community

By Bruce Fitzgerald

There have been a number of celebrations to mark the first birthday of Sarina **Community Bank**[®] Branch.

After our first year in business, we have more than \$21 million in banking business and are servicing more than 1,300 accounts.

On 8 June, Directors, staff, customers and the public helped to celebrate the branch's first birthday, with a morning tea and birthday cake at the branch.

We also enjoyed a birthday cake at our monthly stall at the Sarina Markets on 28 May.

In addition, Directors and their partners had a night out at the Palms Restaurant on Saturday 10 June.

Ralph and Suzy Johnson, Joe and Claire Bartolo, Ken and Letitica Wedel and Letitica, Peter and Rita Smith, Bruce and Irene Fitzgerald, Rodney Nunn, Lesley Ward, and Bill Paton all attended to celebrate the milestone.



Manager Bill Paton cutting the cake with Heather and Kylie.

Relay for Life

Who walked 18 hours? And what for?

Relay for Life is a team event to raise funds for cancer research. It is 18 hours of fun, with the challenge of completing a relay style walk or run in venues across the state.

Up to 100 teams and 1500 participants spent 18 hours at Mackay Showground walking or running relay style on the 20 and 21 May 2006.

This year the Sarina **Community Bank**[®] Branch team, although only a small team, raised \$2146 for the Queensland Cancer Fund. A huge thank you to all involved in our team's effort and to all our sponsors.

In Queensland the goal was to raise more than \$2 million for the Queensland cancer

research, education and support programs.

There are very few people who can say they have not been touched by cancer - whether it is directly or indirectly.

It is a frightening fact that one in three Queenslanders will be diagnosed with cancer at some stage in their life, and many more will be affected indirectly.

Despite its prevalence, we have found a positive way to help in the fight against cancer - through the Queensland Cancer Funds Relay for Life.

Anybody wishing to get involved in Sarina Community Branch[®] Branch team for next year can contact Heather on 4943 2634.

SIDS sponsorship

The month of May was a very busy month with the Relay for Life and the start of the SIDS Track.

The SIDS Track started off early one morning, with the team of 30 cars waved off from our **Community Bank**[®] branch on a trip that will take them to outback schools and venues raising funds and awareness for SIDS.

The team went as far as Mount Isa and down to Rockhampton taking 10 days and having plenty of fun.

Sarina **Community Bank**[®] Branch was proud to support such a worthwhile local community event.



Presenting the \$500 cheque is Mary, with Byron (as Shrek), Piggy, Chairman Ralph and Paul from SIDS.

Have your contact details changed?

In order for us to keep our share register up to date, we need you to advise us of any changes that have taken place in the last six months.

It is important for you to forward your Tax File Number or ABN (which ever applies to your application for shares), if you have not already done so.

The relevant forms are available at the

branch and should be addressed to the Company secretary via the branch.

If you are willing to receive your correspondence by email, simply forward your email address and details, giving your permission to correspond this way to sarina@bendigobank.com.au.

Or you can call into the branch.

Sarina State High School motor works training program

By Robin Pitcher

Sarina **Community Bank**® Branch has proudly announced a \$1,500 sponsorship of the Sarina State High School's motor works program.

As part of the program, year eight students will learn about repairing small motors like lawn mowers and whipper-snippers.

It is hoped that the lure of hands-on activities – like pulling things apart, finding out how they work, putting it all back together again and getting it to work - can easily get the students involved in writing and communications.

As part of the course, students will have to write up job cards, order parts, calculate

costs, read manuals and write reports, as well as learning the technical terms and specialised language needed.

As part of the sponsorship, Sarina **Community Bank**® Branch has allocated \$500 to assist with the purchase of resources, and a further \$1,000 to be awarded as graduation incentives to students who successfully complete the course.

Sarina **Community Bank**® Branch wishes the students success and is proud to join the Rotary Club of Sarina, Geoff Walsh Engine Parts and Jackson's Mowers in helping to make motor works a valuable part of the curriculum.

Sarina Community Bank® Branch website

You can now check out all the Sarina **Community Bank**® Branch has to offer on our website -

www.bendigobank.com.au/sarina
Mark it in your favorites now.

In addition to providing information on our branch, the website allows our business clients to add their details and a link to their page from the site.

We invite all our shareholders and business clients that are currently operating a

business to join us. Let us help spread the word about your business and services.

Call into the branch and complete the required forms and you too can be part of our network.

What a great way to give your business exposure, and all for free.

We also have a current listing on the Sarina Council Shire website -
www.sarina@qld.gov.au

Win a \$50 account

Attached to this newsletter is a BBL Insurance quotation form. Simply complete this and return it to the branch and you will be entered into a monthly draw to win a \$50 Bendigo Bank savings account.

Instructions on how to enter form part of these Terms and Conditions. If there is any conflict between these Terms and Conditions and any other material then these Terms and Conditions will override. The promoter is Sarina & District Community Financial Services Limited (a franchisee

of Bendigo Bank Limited), 37 Broad Street, Sarina, QLD 4737 ABN 28 112 407 182. The competition will run for three months, from 1 August 2006 to 31 October 2006, with no entries being accepted before or after these dates. This offer is only valid for completed BBL Insurance renewal forms returned to Sarina **Community Bank**® Branch before 31 October 2006. One winner will be drawn for the competition each month, on the last business day of each month. The winner will be the first entry drawn, receiving a \$50 Bendigo Bank savings account. The prize cannot be redeemed for cash. The winner will be notified by mail and phone. Sarina & District Community Financial Services Limited's decision is final and no correspondence will be entered into.

**For more information please call into
37 Broad Street, Sarina
or phone (07) 4943 2634**

**We are open:
Monday - Friday 9.00am - 5.00pm
Saturday 9.00am - 12 noon**

Sarina **Community Bank**® Branch  **Bendigo Bank**