



Sunshine Coast Community Financial Services Limited Newsletter September 2010

Chairman's report

A new Chairman

The Sunshine Coast Community Financial Services Limited (SCCFSL) has started the new financial year with real fervour.

Since our summer newsletter, our former Chairman, Greg Reddaway has resigned for personal reasons.

Greg first initiated the concept of a **Community Bank®** branch for Tewantin after seeing the success of Cooroy **Community Bank®** Branch when it first opened in 2002. It was through the Tewantin Community Association, (of which I was President at the time), that we commenced the process of forming this new branch working with our legendary first chair, Jim Kefford. Greg played a very active role in ensuring that we were successful in creating our Tewantin **Community Bank®** Branch.

On behalf of all our Directors and staff, we thank Greg for all his hard work, dedication and passion over many years.

I also wish to thank the Board for their confidence in selecting me as their new chair and look forward to serving our shareholders and staff and to continue delivering the wonderful legacy which our local **Community Bank®** branches provide to our various communities.

Did you know?

- Bendigo Bank is firmly focused on serving its customers and the community.
- We believe if the communities we serve are successful, the bank will also share in that success.
- There are now more than 549 customer service outlets in locations right across Australia, including 260 community owned and operated **Community Bank®** branches.
- In the past eight years, **Community Bank®** branches have accounted for more than a quarter of all new Australian bank branches.
- But more importantly, the **Community Bank®** network has returned almost \$40 million in profits to support their local communities since 1998.
- We continue to grow our ATM network and we now have more than 2,000 ATMs which make it easier for our customers to bank with us.

- Bendigo Bank continues to deliver best practice customer service and in the past 12 months we have been recognised in a number of customer and product satisfaction surveys and media reports.
- We've been called the friendliest bank with the biggest 'wow' factor, awarded best overall service and day to day banking provider and our customers would recommend banking with us to their friends

A new financial year, and new challenges ahead

This is one exciting year ahead! On a broader scale the Sunshine Coast Community Financial Services Limited will:

- Explore the possibility of a **Community Bank®** branch in Coolool, which their community has requested;
- Consider recruiting at least one new Director with business skills and a strong link to the community;
- Hold a strategic planning meeting in August to discuss our future direction;
- Attend the 2010 **Community Bank®** National Conference in Adelaide as the Queensland finalist in the 'Hall of Fame' award category; and
- Renovate our Tewantin **Community Bank®** Branch to improve layout and customer support.

In addition, we will focus our marketing to maintain our growth strategy, particularly in Tewantin, as well as continuing to support our shareholders, staff and respective communities.

Community benefit

As at 30 June 2010, we have contributed about \$275,000 to our communities since our first branch opened in Cooroy. This year, our community support budget is a massive \$180,000. We hope to achieve an impressive community benefit cumulative total of \$455,000 by the end of this financial year. This is an amazing result and reflects the true value of the **Community Bank®** model and the reason for our existence. This year, we hope to support more than 60 organisations.

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Chairman's report (continued)

Marcoola opening

Our big news is the recent opening of the newly renovated Marcoola **Community Bank**® Branch. I would like to thank all the staff who managed to attend the opening and what a celebration it was! Special thanks go to Judy Davis and all her dedicated Marcoola staff for their hard work in this changeover. A big thank you also goes to our SCCFSL Directors Debbie Johnson and Jay Pashley for all their efforts, as well as Director Fred Broomhall for his assistance.

Key statistics	
Cooroy opened	November 2002
Tewantin opened	June 2004
Marcoola opened	April 2004
Marcoola now a 'Bank of the Future'	June 2010
Branches operating	3
Number of ATM's operating	5
No. of shareholders	800
Listed on the Bendigo Stock Exchange	2005
No. of shares on issue	1,704,238
Profits generated	\$507,349 as at June 2009
Dollars invested in community	\$455,000 as of June 2011
Groups and organisations assisted	60 planned in 2010/2011
Dividends paid to shareholders	\$213,030 as at June 2010
Employees	15
Volunteer Directors	8



▲ Cool Harmonies Choir outside Marcoola **Community Bank**® Branch at June launch.

Well done to Ian Williams, our Community Connection Manager and Hayley Turner from the Marcoola **Community Bank**® Branch for coordinating the event and ensuring its success. We even made the evening news! We should also thank our landlord, our builders, the incredible Cool Harmonies Choir, our shareholders and local politicians, Cr. Debbie Blumel and Fiona Simpson MP, for attending. We also appreciated the support of our all our Bendigo Bank colleagues and our State Manager, Noel Jessup.

Staff News

We welcome back Fiona Hutchings to continue her very successful management of the Cooroy **Community Bank**® Branch after her return from maternity leave. Her very competent relief Manager was Wayne Hoens, who will now manage the Tewantin **Community Bank**® Branch. Wayne replaces Angela Warren, who has moved to the Cooroy **Community Bank**® Branch as our newest Customer Relationship Manager. We congratulate Wayne and Angela on their new roles and wish them every success.

Sadly, Emily Horwood from the Cooroy **Community Bank**® Branch has now moved on and up to Sarina and we wish her all the best for the future. Congratulations to Jenny Spinks who has now taken her new position in the Maroochydore branch. We have since welcomed Simone Flavelle who replaced her.

It's a positive sign that there are new opportunities for our staff as the bank continues to grow on the coast. While we always hate to lose valuable employees, Bendigo Bank is seen as a very credible banking organisation on the coast that offers more career choices for staff.

Did you know that Fiona Dixon, our Senior Customer Service Officer in Tewantin, represented Australia at the Junior World Rowing Championships in Nottingham, England in the single scull in 1986?

Our vision

Did you know our vision is to be a bank with a \$1 billion of business on our book within a few years? What a simple yet so powerful statement for our future. Your Board is committed to this long term objective and when achieved, we will be able to deliver millions of dollars of sustainable benefit to our communities. We can't wait to see the day but we need your help to get there. Please recommend us to your friends, family, and associates and please let us have the opportunity to meet your own banking needs.

Best wishes to you all as we prepare for the warmer months ahead.

Rick Cooper
Chairman

Sunshine Coast Community Financial Services Limited



▲ Cutting ribbon at Marcoola **Community Bank**® Branch launch. (l-r): Noel Jessup, Rick Cooper, Judy Davis, Cr. Debbie Blumel and Fiona Simpson MP.

Marcoola's approach is on the money

In June Marcoola **Community Bank**® Branch celebrated its move to new premises, but our customers haven't had too much trouble finding us – we're right next door to our old branch!

The new branch was officially opened by Bendigo Bank State Manager, Noel Jessup, with other special guests including Sunshine Coast Division 8 councillor Debbie Blumel, and the state member for Maroochydore on hand to help with proceedings. Chairman, Rick Cooper and many other SCCFSL Board members and staff from across the region were joined by more than 100 well wishers and the amazing Cool Harmonies Choir as our bank of the future opened its doors with some exciting new additions.

The new Marcoola **Community Bank**® Branch layout includes the latest in self-service technology, such as a coin-counting machine and space for community interaction to make transactions more efficient, allowing our staff to spend more time with customers.

Sunshine Coast Regional Manager, Garth Seymour, said the move has shown the branch was growing with the Marcoola community, further cementing the bank's track record in customer and business satisfaction.

"It's further proof that from little things, big things grow," Mr. Seymour said.

"We opened the door to the Marcoola **Community Bank**® Branch in April 2004 and from that moment we've watched the branch become an integral part of the Marcoola community."

In turn, the Board continues to invest profits from the branch back into Marcoola and surrounding Coolum and North Shore communities.

"To date, that dollar amount stands at \$275,000 in donations and sponsorships from Marcoola, Cooroy and Tewantin **Community Bank**® branches, going back to where the communities say they need it most."

He said sponsorships included relationships with state schools at Coolum and Pacific Paradise, lifesaving clubs at Marcoola, Mudjimba, Coolum and Peregian and many cultural, sporting and community groups on the North Shore.

"Our message remains simple: bank with us and everybody benefits," Mr. Seymour said.



▲ Angela Warren welcoming Wayne Hoens to Tewantin **Community Bank**® Branch.

New and familiar faces, but same top service

The next time you walk into our **Community Bank**® branches in Cooroy and Tewantin, you'll notice a change. Not a change in the friendly service you've come to expect from the staff - the change is in the form of new managers.

Wayne Hoens has moved from Cooroy **Community Bank**® Branch to Tewantin, and Angela Warren has made the move to Cooroy to join manager Fiona Hutchings, who has recently returned from 12 months maternity leave, having welcomed her first child, Scarlett to the world last September.

Wayne lives in Noosa Parklands with his wife Pam, who works in the Woombye **Community Bank**® Branch. He has spent more than 30 years in the banking industry and was based at Bendigo Bank in Maroochydore, before coming to Cooroy when Fiona took leave last July.

"It's all about helping clients achieve their goals with a strong customer service focus. That's why we're open longer every weekday and open on Saturday mornings," said Wayne.

Fiona Hutchings echoes those sentiments, saying she's excited to be back and is looking forward to what lies ahead for Cooroy and our **Community Bank**® branches in Marcoola and Tewantin.

"We have a strong team of managers at Cooroy, Tewantin and Marcoola. The community in and around our branches have continued to have faith in us as they continue to further their business. New customers are still coming through our doors, eager to talk to us.

"In a year where the finance industry has received significant negative media, it is a testament to the staff and community here in Cooroy that we have had good results. The more business we attract, the more can be returned to our community. This is done through the loans and insurance we write, the investments we maintain and the new accounts we open".

It's been a big few weeks for Cooroy **Community Bank**® Branch. In August, the team won Branch of the Year for the Sunshine Coast region and Fiona and Wayne were delighted to show off their trophy. Well done team!



▲ Cooroy **Community Bank**® Branch Manager Fiona Hutchings and former Branch Manager Wayne Hoens celebrate the win for Branch of the Year.



▲ U3A launch - (l-r) Wayne Hoens, U3A president Shirley Page, Angela Warren and Judy Davis in the new Bendigo Bank Computer Room.

Seniors in a class of their own

Noosa University of the Third Age (U3A) is a great success story. Having entered the 'third age of their lives', members join together to experience the joy of learning with the harmony of mutual aid acting with others to improve the status and position of seniors in Noosa and surrounding areas.

The role of Noosa U3A has grown tremendously in recent years. With a current membership of 600 seniors, it provides a program of more than 40 educational, recreational and social activities to enable members to enjoy active living in their later years.

Our **Community Bank**[®] branch in Tewantin was introduced to U3A by local councillor and former SCCFSL Board member, Lew Brennan. This relationship has led to a multi-year sponsorship that has allowed Noosa U3A to build an up-to-date computer room where members now learn how to use computers, the internet and mobile phones.

President, Shirley Page said she is thrilled Tewantin **Community Bank**[®] Branch has been able to assist U3A at such an exciting time in the growth of the group.

"Not only are we delighted to have their valued sponsorship, but Tewantin **Community Bank**[®] Branch will also assist Noosa U3A in providing ongoing training, giving our members assistance from local staff members with skills in I.T. solutions and computer software applications," Shirley said.

Banking on youth fleet

Operating one of the largest youth development sailing programs in Australia, Noosa Yacht and Rowing Club (NYRC) recently welcomed our **Community Bank**[®] branches to the list of community supporters. The group teaches our children the wonderful sport of sailing through the schools, Fun Sail and disabled programs.

While still based at Tewantin branch, Angela Warren celebrated the sponsorship with the club. "Just like the NYRC, the **Community Bank**[®] branches are actively involved in our community," Angela said.

"So, when approached to get involved in a program that actively supports Noosa's youth, gets them on our beautiful river and into the fantastic world of sailing, we didn't hesitate to say yes.

"Since 2002, Cooroy, Marcoola and Tewantin **Community Bank**[®] branches have combined to give back more than \$275,000 to community groups, schools and organisations just like Youth Sail. We continue to provide our coast communities with an opportunity to enhance control over its community capital, ensuring more money stays in the region for local investment. In short, the **Community Bank**[®] branches gives our community a real say in its own future."



▲ Angela Warren with NYRC assistant instructor Alec Milligan and NYRC sailing coordinator Paul Blundell.



▲ Our **Community Bank**[®] branches vagabond sailing dinghy in action on the Noosa River.

Lobster an ace for club

Tewantin Tennis Club is now the proud owner of a brand new Lobster tennis ball machine, purchased with the aid of a very generous grant of \$2,000 from the Tewantin **Community Bank**[®] Branch. Angela Warren was on hand in June for its arrival.

The balance of the cost price was raised by the parents of the club's lively junior section holding very popular Friday night barbecues, along with further donations from several club members. The club's professional tennis coach, Daniel Carroll, is looking forward to making good use of the machine, particularly during the nightly junior coaching sessions.

The Lobster automatically serves tennis balls to players at various heights and speeds and has been enthusiastically welcomed by all players. Anyone interested in joining Tewantin Tennis Club's coaching sessions or club members wishing to use the machine should contact Daniel on 0421 328 324.



▲ Tewantin Tennis Club - (l-r) David Sanders, Lobster, Daniel Carroll and Angela Warren.



▲ Christmas in Cooroy launch for 2010 with Wayne Hoens, Fiona Hutchings and Angela Warren pictured with event representatives.

A giant cheque for a giant event

Our Cooroy **Community Bank**[®] Branch recently presented a giant cheque to the Cooroy Chamber of Commerce for sponsorship of the annual street parade, a highly popular component of Christmas in Cooroy celebrations.

This year the theme is 'Masquerade', and President of Cooroy Chamber of Commerce, Seb Vecchio (pictured front left of the photo above) said the town is getting geared up for the biggest celebration yet, but knows that the street parade wouldn't be possible without the generous support the Cooroy **Community Bank**[®] Branch provides.

"This \$6,000 sponsorship represents a major contribution to the Christmas in Cooroy event and it's fantastic to see our **Community Bank**[®] branch getting behind an event that means so much to the people of Cooroy. We're even more delighted to know that the bank has committed to a three year sponsorship so the parade can continue to grow with the popularity of the event, which attracted more than 5,000 people in 2009," he said.

The Cooroy **Community Bank**[®] Branch Street Parade is one of the major draw cards for Christmas in Cooroy with more than 40 businesses and community groups participating.

A call for nominees

The Sunshine Coast Sport Star of the Year Awards is one of the highlight on the sports awards calendar. Created and hosted annually by Advance Sports Sunshine Coast, these awards herald the achievements of junior and senior athletes on the coast, giving due recognition for their performances.

Organisers are calling for nominations in the 2010 Volunteer of the Year Award category. Now in its second year, this award is proudly supported by Bendigo Bank and is open to any volunteers who contribute to sport on the Sunshine Coast.

This award recognises the contribution made by so many individuals who work tirelessly behind the scenes to support athletes in pursuit of their sporting dreams however big or

small. Last year's awards drew an outstanding and diverse variety of nominations, covering sports at all levels across the Coast. 2009 Volunteer of the Year Award winner was Yvonne Pattinson from Cooroy Bowls Club, who said "I do it because I love it, and because it's my duty. We should all try and get involved and do something, somewhere."

Forms are available at Bendigo Bank branches on the coast. All you have to do is fill out the form in the branch and our staff will do the rest. Nominations close on the 31 December 2010, so be sure to nominate a volunteer now.



3,000 Reasons for Cooloom netball to celebrate

Cooloom Netball now has 3000 reasons to celebrate when Judy Davis from Marcoola Community Bank branch attended their end of season presentation.

Not only did Judy present club president, Debbie Pashley with a big \$3,000 cheque, but she also presented 20 volunteers with a gift in recognition of the time they have spent supporting the junior players of the association.

Judy has held a long association with the local Cooloom Netball Association as has the Marcoola Community Bank branch, with 2010 marking the 4th year of sponsorship.

She's been a committee member of Cooloom for 10 years and for the past 2 years has also been on the Regional Netball committee with fellow Marcoola Community Bank branch staff member, Renae.

The presentation day was great day to celebrate supporting our community, recognising our volunteers and helping our kids enjoy their sport.

Bendigo Community Bank® backs iconic event

The Board of SCCFSL is proud of its track record of helping the community wherever it can and our recent sponsorship of Pomona King of the Mountain is no exception.

Following Noosa News coverage of the event struggling to meet its funding needs, a decision was made to support the event that is held in Pomona on the fourth Sunday each July, just as it has been for 51 years! Chairman ,Rick Cooper, said the SCCFSL Board was compelled to act and support the event that continues to mean so much to the area.

“As locals we recognise how important that event is for the township, you just can't lose it,” he said. “This is a special event and it had to go ahead.”

A delighted Mr. Cooper said this was precisely what the **Community Bank®** concept was all about.



▲ Rick Cooper at 2010 Pomona King of the Mountain celebrations.

“This is the reason our **Community Bank®** branches work so well locally, its community's profit going back into the community,” he said. “And the only way we are able to do this is through people banking with us.”

King of the Mountain chairperson Terie Wakeham said the backing from

the **Community Bank®** branches was ‘absolutely the right fit’ for the historic race.

“All members of the King of the Mountain committee are very excited about it,” she said.

“It's absolutely sensational. The race itself is self-funding, but it's the actual festival was at risk. It's a real opportunity for the community to get together in the Noosa Hinterland.”

Ms Wakeham said all the free entertainment was supported by Cooroy, Marcoola and Tewantin **Community Bank®** branches.”

Annual General Meeting

SCCFSL will hold their Annual General Meeting at Marcoola Surf Lifesaving Club, Marcoola on Tuesday 23 November 2010 at 5.30pm for a 6.00pm start.

Please mark this in your diary, and we look forward to you joining us.

Sunshine Coast Community Financial Services Ltd

36 Maple Street, Cooroy QLD 4563

ABN: 12 100 576 261

Chairman: Rick Cooper.

Directors: Peter Billingham (Secretary/Treasurer), Jay Pashley, Fred Broomhall, Len Daddow, Debra Johnson and Geoff Nicholls.



▲ Chairman Rick Cooper pictured with Wayne Hoens and KOM event organiser, Terie Wakeham.

Generosity in a shoe box

Life at school will soon be made a lot easier for hundreds of youngsters in East Timor. In recent months, Cooroy and State School students combined to assemble more than 1,000 educational care parcels to go to the children of Sao Miguel (St. Michael) at Raikotu - a school about 30 minutes west of Dili.

The school has about 150 kindergarten students and about 250 of primary school students. Two years ago, with the help of Cooroy, Marcoola and Tewantin **Community Bank**[®] branches and Rotary Club of Noosa, Sao Miguel was identified as a community school that didn't receive help from the Ministry of Education in Timor.

Each parcel donated by the kids from Cooroy and Tewantin State Schools is a decorated shoe box with enclosed items including exercise books, rulers, erasers, pens and pencils, all topped off with a personal item from each student to the child opening it at the other end.



▲ Sao Miguel Building and Shoeboxes arriving in 2009.



▲ (l-r) Members from Rotary Club of Noosa with President Len Tyler, Angela Warren, Wayne Hoens and Regional Manager Garth Seymour at the East Timor shoe box launch.

"It's been a great way for our kids to giving back," Cooroy State School principal Jenny Easey said: "The students had a ball putting the care parcels together and it's great to see their hard work and the fabulous support of their families too.

"The **Community Bank**[®] branches and Rotary Club of Noosa and Cooroy have assisted in getting these parcels into the hands of the kids who need them most, and we're excited to be part of it," Ms. Easey said.

SCCFSL Board Chairman Rick Cooper said he believed the project has started a special relationship between the two communities.

"**Community Bank**[®] branches are all about giving back to communities, and in this case the recipients will be international ones! This project started a few years ago, and after approaching Cooroy State School to see if they wanted to be involved and join Tewantin State School in their efforts from 2008, we were delighted to learn that the fine people from Rotary also wanted to stay involved," Mr. Cooper said.

Everyone involved in the project is now looking forward to the video and photos of the boxes being opened in a few months, and thoughts are now turning to working through other coast schools to widen the support of the project. Real interest has been expressed in bringing some of the Sao Miguel students to state schools on the coast in coming years to advance their learning even further.



▲ Cooroy State School children and guests with shoe boxes bound for East Timor.



▲ Tewantin State School students and some of the shoe boxes headed for East Timor.

Australian Business Week

On the back of winning national awards for its role in the program, Noosa District State High recently hosted Australian Business Week (ABW) for 2010.

ABW offers Year 11 students the opportunity to gain the necessary skills to run a multi-million dollar company during a one-week intensive program. This year, students ran a retail consumer electronics business, and, with the help of business and teacher mentors, discovered the variety of skills needed to be part of a successful business in the 21st century.

Prior to his move to Tewantin **Community Bank**[®] Branch, then Cooroy **Community Bank**[®] Branch Manager, Wayne Hoens, said the branch always looks forward to providing mentoring support to go along with another year of financial assistance.

“ABW is a program we look forward to supporting every year. Once you’ve seen the end result of all the hard work



▲ 2009 ABW national award winners recently presented with their trophies.

the students, teachers and families put into the week, it’s impossible not to be touched by their efforts and talents,” Wayne said.

“Assisting in the mentoring process during ABW is all about giving the students help where they need it, but it’s mostly about watching the groups apply their great ideas with their endless energies and talents. I encourage any Noosa business to get involved and be part of something really worthwhile, as some of these kids are going to make great employees for some of the coast’s top businesses.”

Wayne is pictured with the 2010 winners along with the national award winning team from 2009.



▲ ABW 2010 Winners pictured with Wayne Hoens.



Cooroy **Community Bank**[®] Branch,
36 Maple Street,
Cooroy QLD 4563
Phone: 5447 7131

Opening hours:
Monday to Friday 9.00am – 5.00pm
and Saturday mornings
9.00am – 12 noon



Marcoola **Community Bank**[®] Branch,
930 David Low Way,
Marcoola QLD 4564
Phone: 5448 8582

Opening hours:
Monday to Friday 9.00am – 5.00pm



Tewantin **Community Bank**[®] Branch,
105 Poinciana Avenue,
Tewantin QLD 4565
Phone: 5440 5289

Opening hours:
Monday to Friday 9.00am – 5.00pm
and Saturday mornings
9.00am – 12 noon