



# commUnity Snapshot

Cooroy, Marcoola and Tewantin  
Community Bank® branches



## National Community Bank® Conference in August 2011.

Many of our Directors and Managers attended a wonderful conference held in Sydney and have returned with enthusiasm, great ideas and renewed energy. The Board is to complete a new strategic plan for the Company in the next quarter to further enhance our success.

## 10,000th account

A happy customer in Pomona was proud to be our 10,000th account. What a great achievement to have achieved so much support from our communities.



10,000th customer Mannie Vassallo celebrates his milestone with Cooroy Community Bank® Branch Manager Fiona Hutchings.

## Chairman's report

This financial year has really started off with a bang for all of us associated with Sunshine Coast Community Financial Services Ltd (SCCFSL). Despite the current economic climate, your bank continues to grow with total footings (bank talk for 'deposits plus loans') now at an all time high. We do however continue to seek your support to further grow our bank to enable us to continue increasing funds available for supporting our communities and shareholders' dividends.

We welcome our new Director Di Henshall from Di Henshall Interiors to our Board. Di brings a wealth of business experience, enthusiasm, and energy and all Directors are looking forward to working with her.

We have also had the pleasure of welcoming three student observers to our Board meetings from Year 12 at Noosa District High School throughout this calendar year. I would like to thank Jaime-Lee Thomasson, Lea Zeestraten and Zoe Arch for their interest and participation.

We also hosted the 2011 Queensland State Community Bank® Conference held at the Sheraton Resort and

Spa in Noosa. It has been widely viewed as the most successful state conference to be held and we're very proud of the result. We thank Ian Williams, our Community Connection Manager and Hayley Turner Customer Relations Manager in Cooroy for their wonderful effort in organising our side of the event.

## Did you know?

- More than \$58 million has been returned to support community groups and endeavours Australia wide since the network was established in 1998.
- The returns grow exponentially each year, with \$469,000 returned within the first five years, \$8.15 million within the first eight and \$22.58 million by the end of the first decade of operation.

## Russell Jenkins, Executive Customer and Community from Bendigo and Adelaide Bank Ltd says in our annual report:

"Together, we haven't just returned \$58.25 million; there is also the flow on economic impact to consider. Bendigo and Adelaide Bank Ltd is in the process of establishing an evidential basis that captures the complete picture and the

continued over page

### Sunshine Coast Community Financial Services Ltd

36 Maple Street, Cooroy QLD 4563

ABN 12 100 576 261

**Directors:** Rick Cooper (Chairman), Peter Billinghurst (Secretary/Treasurer), Jay Pashley, Fred Broomhall, Len Daddow, Debra Johnson, Geoff Nicholls and Di Henshall.

economic outcomes these initiatives generate. However, the tangible outcomes are obvious. We see it in tenanted shops, increased consumer traffic, retained local capital and new jobs but we know that there are broader elements of community strength beyond the economic indicators, which demonstrate the power of our community models.

“In January, a Roy Morgan survey into customer satisfaction saw Bendigo Bank achieve an industry leading score among Australian retail banks. This was the first time Bendigo Bank has led the overall results since August 2009.

“In May, Fitch Ratings upgraded Bendigo and Adelaide Bank Ltd’s Long-Term Issuer Default Rating (IDR) to A- from BBB+. This announcement saw us become the first Australian bank – and one of the very few banks globally – to receive an upgrade since the Global Financial Crisis.

“Standard & Poor’s revised credit rating soon followed seeing Bendigo and Adelaide Bank Ltd shift from BBB+ stable, to BBB+ positive. These announcements reflect the hard and diligent work by all our staff, our sound risk management practices, low-risk funding and balance sheet structure, sound capital ratios and a sustained improvement in profitability.

“Over the past year the bank has also added more than 700 additional ATMs through a network sharing agreement with Suncorp Bank, which further enhances our customers’ convenience and expands our footprint across the

## Community benefit

By the end of the current financial year (including sponsorships and shareholder dividends) we will have returned \$795,000 to our communities. In sponsorships alone the total exceeds exceeded \$455,000. Some 50 organisations have benefited in the last twelve months and include local schools (and one in East Timor), sporting clubs, community groups, and events. We are involved in tremendous work in our communities!

country. In addition to this a further **16 Community Bank®** branches were opened.

“The bank has also had a renewed focus on business banking and re-launched our wealth management services through Bendigo Wealth, which oversees the Adelaide Bank, Leveraged Equities, Sandhurst Trustees and financial planning offering.

“The **Community Bank®** model is unique and successful, it’s one of our major points of difference and it enables us to connect with more than 550,000 customers, in excess of 270 communities and make a difference in the lives of countless people.

## Branch updates

Marcoola goes from strength to strength with the team headed by Judy Blackall well settled into their new branch location.

Cooroy, with Fiona Hutchings at the helm, is planning a small refurbishment which includes a new coin counting machine which we know customers will love using.

The Tewantin office managed by Wayne Hoens is also planning to install a new coin counting machine this year so watch out for that one.

The many staff changes we experienced last year seem to have substantially

reduced in recent times, and it is rewarding to see career advancement opportunities for our staff as the Bendigo **Community Bank®** network grows on the coast.

All we need now is to grow community support for our bank. To that end I would implore any shareholder or existing customer to recommend us to any of their family members, friends and acquaintances to at least have a chat with any our Managers to discuss their banking needs. I know they will be well looked after.

**Rick Cooper**  
Chairman

## Key statistics

Cooroy opened	November 2002
Tewantin opened	June 2004
Marcoola opened	April 2004
Marcoola refurbished to a “Branch of the Future”	June 2010
Branches operating	3
Number of ATM’s operating	4
No. of Shareholders	800
Listed on the Bendigo Stock Exchange	2005
No. of Shares on issue	1,704,238
Profits Generated (before tax)	\$1,230,766 as at June 2011
Dollars invested in community	\$795,000 as of June 2011
Groups & organisations assisted	60 planned in 2011/12
Dividends paid to shareholders	\$261,266 as at June 2011
Employees	15
Volunteer Directors	8

## Community Forum

On Wednesday 9 November 2011 at 6.00pm, we will be facilitating our first Community Forum. You are invited to discuss future community projects that could be undertaken be they small, large, one-off or ongoing and may also be carried out in collaboration with other groups or levels of government.

This Community Forum will be held at: Cooroy State School Hall, Elm Street, Cooroy and a light supper and refreshments will be served.

We look forward to this special event as a forerunner to similar forums in Tewantin and Marcoola. Please RSVP to Hayley Turner at our Cooroy branch on 5447 7131 by Friday 4 November.



# King of the Mountain organisers already excited about 2012



Neil Labinsky - 1st place in 2011 Pomona King of the Mountain.

The Pomona King of the Mountain Festival and Race committee is still over the moon after another successful running of the iconic event in July. About the only thing to top it off was learning the event is financially secure for another year.

Through its Cooroy **Community Bank**<sup>®</sup> Branch and its parent Company, Sunshine Coast Community Financial Services have committed another \$5,000 to staging the mountain challenge race in 2012.

King of the Mountain committee executives were on hand to accept a \$5,000 cheque for the staging of this year's race and were delighted to

receive the news that they can expect a cheque for the same amount as they ready for the 33rd staging of the festival and race next year

A delighted Cooroy **Community Bank**<sup>®</sup> Branch Manager, Fiona Hutchings said Bendigo Bank will sponsor the Mountain Challenge for the third straight year in 2012.

"As locals we recognise how important an event this is for Pomona and we're thrilled to advise the hard working executive know we're on board again. It's precisely what we're about and this is the reason a **Community Bank**<sup>®</sup> branch works so well locally, its community's profit going back into the

community through sponsorships such as this one," Ms Hutchings said.

King of the Mountain Chairperson Terie Wakeham said the backing from the **Community Bank**<sup>®</sup> branch was "absolutely the right fit" for the historic race.

"It remains one of the best opportunities for the community to get together in the Noosa Hinterland and who would have thought a simple bet in a pub in 1958 would see us all here in 2011 planning an event that will proudly celebrate its 33rd running next year?" she added.



Fiona Hutchings from Bendigo Bank celebrates with Jan Turner, Ken Goldsworthy, Diane Baker and Terie Wakeham from Pomona Lions.

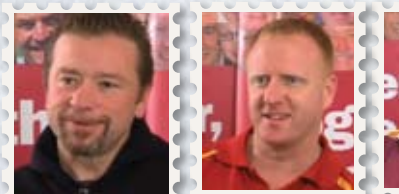
## \$795,000 in community contributions

Made possible by the customers of Cooroy, Marcoola and Tewantin **Community Bank**<sup>®</sup> branches.

You can read and watch stories from Bendigo Bank's national network of locally-owned **Community Bank**<sup>®</sup> branches who have contributed more than \$50 million in contributions to their communities at [www.bendigobank.com.au/snapshots](http://www.bendigobank.com.au/snapshots).

Bendigo and Adelaide Bank Limited ABN 11 068 049 178. AFSL 237879. (BMPNL0341) (10/11)

 **Bendigo Bank**



Cooroy, Marcoola and Tewantin **Community Bank**<sup>®</sup> branches

# Coolum District Netball celebrates its local champions

The Coolum District Netball Association now has 13,000 reasons to celebrate their champion representative teams.

Not only did their U13 and U16 teams go undefeated at the State Age Championships held in Brisbane in June, but took out their individual and group Age Champion titles for their divisions as well! To top it all off, the club has recently been approved a total of four Australian Sports Commission grants.

Marcoola **Community Bank**<sup>®</sup> Branch Manager and life member of Coolum District Netball Association, Judy Blackall has volunteered as the netball association's Grant Officer,



Judy Blackall is joined by the championship winning U13 and U16 teams and their coaches.

and submitted the four successful applications and information required to achieve an overall grant of \$13,200.

"I'm delighted this grant application has been successful. As part of Marcoola **Community Bank**<sup>®</sup> Branch's commitment to our community, I saw the opportunity to make a difference

by volunteering my time to take up the position of Grant Officer and it has certainly paid off," Ms Blackall said.

The girls (pictured) have now completed the regular season and will continue with their off season training to be ready for an even bigger season in 2012.

## Bendigo generosity continues to give RSPCA an adVANTage!

Our Cooroy, Marcoola and Tewantin **Community Bank**<sup>®</sup> branches continue to throw their weight behind helping RSPCA Queensland's drive to find new homes for more animals on the Sunshine Coast.

Now in its third year, the brilliantly decorated Toyota Hiace van to help with the RSPCA's Road Home Program, which takes animals available for adoption out into the coast communities.



Nicole Cleary from RSPCA is joined by our 3 Managers.

Lots of animals have already found loving homes as a result of this wonderful vehicle making its way onto our coast roads.

Noosa Shelter Manager, Nicole Cleary said it's not only recognised for its artwork, but for the great service it provides our communities.

"This van continues to do amazing work for animals' right across the coast and it's something we're really proud to be part of with our **Community Bank**<sup>®</sup> branches." she said.



# Community Bank® branch keeps Cooroy Gymnastics Club on front foot

Hot on the heels of a \$1,500 donation in March, Cooroy **Community Bank**® Branch has sponsored the installation of some sparkling new signage at Cooroy Gymnastics Club.

Each term over 300 gymnasts participate in Kindergym and afternoon programs. The club also hosts special needs children from our local schools, allowing them to experience the gymnasium.

The Manager of Cooroy **Community Bank**® Branch, Fiona Hutchings was delighted to officially unveil the signs with Cooroy Gymnastics senior gymnastics coach, Ashleigh Marston.

“We really appreciate the ongoing support from our **Community Bank**® branch in Cooroy,” Ms. Marston said.

“As our many members know, Cooroy Gymnastics is a wonderful family club and it’s great to have had our local



Cooroy Gymnastics signs with Fiona Hutchings and Ashleigh Marston.

branch’s support in recent years. We’re thrilled to have them support us on the next steps for the club and we can all be proud of the new signs on the exterior of the building and the fantastic one in our reception area.

“We’re very grateful for the way our **Community Bank**® branch gives back to our Cooroy community. Our club has given us a lot to be excited about this year,” she added.

Good for **U**  
**AND** your  
community

 **Bendigo  
Bank**

With every product or service Bendigo Bank offers, money goes back into the community to support local projects and initiatives.

It means that as a customer you benefit from competitive products and great service and get the

satisfaction of knowing your banking is contributing to your community.

**So make a difference. To your own banking. And to your community. Call into your nearest branch or phone 1300 BENDIGO.**

Bendigo and Adelaide Bank Limited ABN 11 068 049 178. AFSL 237879. (U028B) (10/11)

It starts with U.

Cooroy, Marcoola and Tewantin **Community Bank**® branches

# Community Bank® branch backs Noosa Pirates for three more years



Noosa Pirates' President, Chris O'Grady with Tewantin Community Bank® Branch Manager, Wayne Hoens.

Tewantin and Cooroy Community Bank® branches have given the club a little more to get excited about for next season...and the two after that!

Noosa Pirates Club President Chris O'Grady has announced the Community Bank® branches have entered a deal with the club that will sponsor the Pirates until the end of the 2014 at \$3,000 per season.

Making the announcement in the Tewantin Community Bank® Branch in front of the new framed jersey, Mr. O'Grady said he hopes more eyes are drawn to the piece on the wall in the branch and ask more about the club that has had its fair share of success in recent years.

"We see this sponsorship as a great fit for the Pirates and for Bendigo Bank. As our supporters know, the Pirates have called Cooroy and Tewantin home for years through our junior and senior teams and that's where our two Community Bank® branch partners are based", Mr. O'Grady said.

## All jazzed up!

In September, Cooroy, Marcoola and Tewantin Community Bank® branches celebrated sponsoring the 2011 Noosa Jazz Festival. Branch Managers, Fiona Hutchings, Judy Blackall and Wayne Hoens were on hand to meet and chat with some of the 140 volunteers who assisted in delivering a fine celebration of Australian jazz for thousands of revellers.



Every volunteer received a cap and a shirt sponsored by our branches. There are plans to extend the relationship in 2012, but many feet are still tapping from many artists who travelled from all over the country to make the tunes making the 2011 festival such a success.

Noosa Jazz volunteers with our Bendigo Bank Managers at Noosa Woods - 2 September 2011.



## Marcoola Community Bank® Branch funds food trees for native birds

The Yellow-Tailed Black Cockatoo is regularly seen and heard on the Sunshine Coast. Luckily, there are locals who remain dedicated to seeing this nomadic species in its natural environment for future generations to enjoy.

However, last summer the trees that provided food and shelter for the native birds such as large banksias really took a battering. The trees provide a rich source of food for the Yellow-Tailed Black Cockatoo, so community conservation efforts are well underway to assist by planting many new trees.

In a show of continued support by Marcoola **Community Bank**® Branch, Marcoola and Coolum Coast Care groups have planted 700 new food trees between Mudjimba and Coolum. The planting of mostly casuarinas and banksias will help the cockatoos and other native species for years to come.



Judy Blackall with the Marcoola and Coolum Coast Care volunteers.

## Keirra on hand to promote Volunteer of the Year award



Bendigo **Community Bank**® Branch Managers, Judy Blackall, Wayne Hoens and Fiona Hutchings with Keirra Trompf - 25 July 2011.

Who will win the 2011 Sunshine Coast Volunteer of the Year Award?

National champion and Queensland Firebirds team member, Keirra Trompf took time out of her busy schedule to recognise the work of countless volunteers who work with thousands of athletes of all ages, right across the Sunshine Coast.

Outside the Tewantin **Community Bank**® Branch, local resident Keirra shared a few stories about some of the volunteers who continue to shape her career that is still on the rise. She said that volunteering is one of the wonderful things about sport and that giving some of her own time is something she learned very early on in her career.

The 2011 Sunshine Coast Volunteer of the Year Award is open to all volunteers who contribute to sport on the Sunshine Coast and forms are available inside your nearest Bendigo Bank branch. Simply fill out the form right there and Bendigo Bank staff will do the rest for you.



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Find out how you will feel at home with a Bendigo Bank loan. Drop into your nearest branch, phone **1300 BENDIGO** or go to [www.bendigobank.com.au](http://www.bendigobank.com.au).

Terms, conditions, fees and charges apply. All loans subject to the bank's normal lending criteria. Bendigo and Adelaide Bank Limited ABN 11 068 049 178. AFSL 237879. Credit Reg No. 359598 (BMPNL0341) (10/11)

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Cooroy, Marcoola and Tewantin **Community Bank**® branches

# Marcoola set to rock on Australia Day!



Judy Blackall and SCCFSL Board Director Jay Pashley are joined by Marcoola SLSC president Gordon McCone and club nippers to celebrate the 'Marcoola Rocks' sponsorship.

Building on the success of the inaugural Marcoola Rocks held Australia Day 2011 organisers at Marcoola Surf Lifesaving Club are excited about celebrations planned for 26 January, 2012.

Marcoola **Community Bank**<sup>®</sup> Branch has backed the local club for three more years at \$6,000 a year on top of its existing sponsorships. The Youth Incentive Program designed to develop and retain young members and the financial support from bank will see further development of the program.

President of Marcoola SLSC, Gordon McCone said the sponsorship deal was an extension of the wonderful ongoing relationships with Branch Manager Judy

Blackall and the Marcoola **Community Bank**<sup>®</sup> Branch.

"It's just been one of those relationships club like ours dream of and it's a great fit! Any good sponsorship relationship is about mutual respect and we continue to enjoy that with Bendigo Bank.

"What I am sure of is that we will host one of the premier Australia Day events on the coast for the next three years, that's for sure. We have fantastic festivities planned for Marcoola Rocks 2012 on the back drop of one of the most beautiful beaches in the world!" Mr. McCone said.



Watch the **Community Bank**<sup>®</sup> story at [www.bendigobank.com.au/snapshots](http://www.bendigobank.com.au/snapshots)

## U can find our branches at...

- Cooroy** – 36 Maple Street, Cooroy QLD 4563 Phone: 5447 7131 Website: [www.bendigobank.com.au/cooroy](http://www.bendigobank.com.au/cooroy)  
Opening hours: Monday to Friday 9.00am – 5.00pm and Saturday mornings 9.00am – 12 noon.
- Marcoola** – 930 David Low Way, Marcoola QLD 4564 Phone: 5448 8582 Website: [www.bendigobank.com.au/marcoola](http://www.bendigobank.com.au/marcoola)  
Opening hours: Monday to Friday 9.00am – 5.00pm.
- Tewantin** – 105 Poinciana Avenue, Tewantin QLD 4565 Phone: 5440 5289 Website: [www.bendigobank.com.au/tewantin](http://www.bendigobank.com.au/tewantin)  
Opening hours: Monday to Friday 9.00am – 5.00pm and Saturday mornings 9.00am – 12 noon.

Bendigo and Adelaide Bank Limited, The Bendigo Centre, Bendigo VIC 3550. ABN 11 068 049 178. AFSL 237879. BMPNL0341 (25/10/11)

## Community snapshot

Recently, we were fortunate enough to welcome a film crew to Cooroy, Marcoola and Tewantin to film a Community Snapshots segment.

This presentation features our sponsorship of some wonderful community initiatives including the East Timor Shoe Box project, a robotics program at Cooroy State School and our relationship with Marcoola Surf Lifesaving Club.

To view our Community Snapshot go to: <http://youtu.be/UzERpReoJKE>

