



Made possible by the customers of  
Cooroy, Marcoola and Tewantin **Community Bank®** branches

September 2013

## Chairman's report

It is important to remind ourselves of what we do.

We are a community owned bank whose purpose is to support our local communities by providing an ongoing, ever increasing source of funding from the profits generated from supplying banking services to our communities.

Your Board has agreed to a new vision for the company at a recent strategic review mini conference.

### Our new vision

To be the best customer connected local bank providing profitable competitive services which deliver shareholder value and an ever increasing funding source to contribute to empowerment of our local communities.

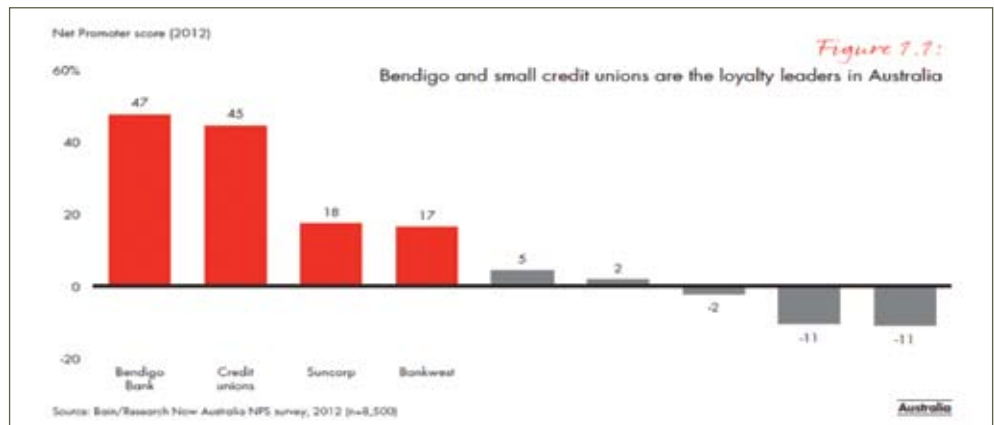
### Our community contribution

As at 30 June 2013 your **Community Bank®** branch has delivered \$1.142 million back to our communities in dividends and sponsorships. By the end of the 2013/14 financial year we would hope that total would have reached \$1.490 million.

Last financial year we supported some 50 groups and together with shareholder dividends paid, gave out \$350,000.

As a direct result of our community forums held the year before where we asked our communities to tell us where money should be spent:

- We partnered with the Sunshine Coast Council and contributed \$10,000 to refit the Noosa Coast Guard radio room, and an amount of \$20,000 towards the Marcoola street scaping project.
- A further \$40,000 was given to assist the purchase of a new Life Education Van.
- \$7,000 was donated to provide a heat pump for the pool at the Noosa District High State School.
- In addition we have allocated a substantial sum to seed fund the renovation project of the Cooroy Memorial Hall and School of the



Arts which is in real need of major repair and upgrade.

### Australia wide

It was recently announced that contributions to communities across Australia now exceed \$100 million and rising rapidly.

This is an incredible outcome considering that this banking model was only established some 14 years ago.

There are now some 300 **Community Bank®** branchess Australia wide with 10 in our region.

### Accolades keep coming

#### 1. Bain and Company Survey

"We surveyed 8,500 customers of 15 banks, and we have included the nine banks with a sufficient sample size. Here are the highlights.

The top bank for loyalty, Bendigo, maybe a regional bank, but it has a distinctly community feel, in part stemming from its unusual structure (see Figure 1.1). Some branches are owned by local communities, with Bendigo providing the infrastructure and support."

#### 2. Brand reputation

Bendigo Bank has moved within striking distance of Australia's top ten brand reputations, jumping eight places to twelfth in the latest AMR/Reputation Institute rankings.

This places our retail brand one notch ahead of the Qantas brand – which is quite astonishing given Qantas's iconic status as a leading Australian brand – and stamps it as a

comfortable leader in the financial institution stakes.

### Community Choice Award

At the recent Queensland State **Community Bank®** Conference in Toowoomba, we were the proud winners of the Community Choice Award for Marketing with our regional TV commercial featuring actor John Jarratt being the outstanding submission.

### Summing Up

All three of our **Community Bank®** branches are profitable and growing strongly and our community contribution is now very substantial. We have outstanding staff ready to serve and delight you.

The business environment however is still very challenging. The high Australian dollar and poor weather conditions have severely impacted the coast tourism industry over the last two years and both the construction and retail sectors are struggling. One only has to see the commercial property vacancies as evidence of a less than robust local economy. Whilst property values have been depressed, some analysts now feel they may have bottomed out and could start to recover.

Notwithstanding the local economic climate, your Directors have developed a comprehensive strategic plan to confidently move us forward into the future.

**Rick Cooper**  
Chairman

## From our schools with love

Thinking inside the box will soon make life a lot easier for hundreds of children in East Timor.

In June, Tewanin, Cooroy and Pacific Paradise State Schools joined together three separate collections of educational care parcels to go to more than 1,000 children of Sao Miguel (St. Michael) at Raikotu - a school about 30 minutes west of Dili. The school has about 150 kindergarten students and some 250 of primary school age. The area also caters for other schools that are in need of basic educational supplies.

With the help of our Tewanin, Cooroy and Marcoola **Community Bank**<sup>®</sup> branches and Rotary Club, Sao Miguel was identified five years ago as a community school that receives no help from the Ministry of Education in Timor. Each decorated parcel donated by the students from the 3 schools has enclosed items such as 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.

"This is the fifth year we have chosen to support this project with our **Community Bank**<sup>®</sup> branch and Rotary. We're delighted to continue this annual program that started in 2008. Then, 500 shoe boxes made their way to

Timor in time for Christmas, and now we're sending 1,200 shoe boxes over to an area that wants for an education we often take for granted here on the coast. It's a great team effort across three coast schools and Bendigo Bank and Rotary have just been amazing to work with," Cooroy State School Principal Jenny Easey said.

"It's great for all students to get involved and to give something back. Our student leaders have been actively involved with the project this year and all our students have had a ball putting the care parcels together," she said.

Interest continues to be expressed in bringing some of the Sao Miguel students to state schools on the coast in coming years to advance their learning even further.



Above left: Paul Bevan, Jenny Easey, Geoff Edwards and Ett Ison are joined by hundreds of Cooroy State School children.

Left: Pacific Paradise State School student leaders celebrate their shoebox collection with Judy Blackall.

Above: East Timor Shoe Box collection day at Tewanin State School.

## Australian Business Week means business

In June, Noosa District State High School (NDSHS) successfully hosted Australian Business Week for the 10th straight year.

Australian Business Week (ABW) offers students the opportunity to acquire the skills necessary to run a company. In an exciting one week intensive program, students experienced what it is like to run a multi-million dollar company and make decisions which have real outcomes. They work as part of a team managing their own business with local business mentors assisting along the way.

Cooroy **Community Bank**<sup>®</sup> Branch Manager, Geoff Edwards said some of these students are going to make great employees for some of the coast's top businesses in years to come.

"This is our sixth year as the major sponsor of ABW and the relationship gets stronger as we become more involved in each facet of it. 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. One of our **Community Bank**<sup>®</sup> branch Board Directors, Fred Broomhall was also on hand to assist during the week of mentoring and we're both delighted to add this to our financial assistance to the program."



Above: Geoff Edwards from Cooroy branch and NDSHS Principal, Chris Roff celebrate with the members of 'Team Sanctum' - the Grand Champions for 2013.



Above: Coolum Netball Association's U12 Rep Teams with Bendigo Bank's Judy Blackall and club President, Cathy Barnett.

## Good things come in threes for Coolum District Netball

This season has certainly been one to remember for Coolum District Netball Association.

Firstly, through the 'Get Playing' Qld Government initiative the club has now completed their ground improvements including shade structures. Then, the Marcoola **Community Bank**<sup>®</sup> Branch provided \$5,000 to support the association's growing Representative Program.

Finally, the highlights on the court have been the achievements of a local Under 16 Coolum/Noosa Team in the Brisbane elite competition known as the Mt. Franklin Challenge in March. Then, the under 16 Representative side won Division Two at the State Age Championships held in Ipswich in July.

Coolum District Netball only began participating in competitions outside of Coolum in 2005. Reaching these heights in such a short period of time is a marvellous accomplishment by anyone's standards. Thanks go to the many volunteers, coaches, managers and parents who have dedicated their time and skills to mentor and train these players.

Teams such as the Under 12 representative team (also pictured) are the other big part of the success that has seen the association take its place in representative competitions.

Coolum District Netball Association president, Cathy Barnett has been pivotal in driving this success, and said the recent results are fabulous examples of what can be achieved when local business supports its community.

"Without the support of local business such as Marcoola **Community Bank**<sup>®</sup> Branch and our other sponsors we would not have the growth and development of the association and we certainly wouldn't be able to maintain the high standard we have set ourselves," Ms. Barnett said.

Marcoola **Community Bank**<sup>®</sup> Branch Manager, Association Life Member and avid supporter, Judy Blackall agrees.

"We couldn't be happier in assisting to develop the skills of these great young ladies. To return our banking profits to this association and sharing in the three great milestone achievements to start the season, is what we're all about," Judy enthused.

"To see these young players joining the representative program gives me so much delight. The netball association is continuing to provide a great facility for the youth in our community and who knows, we may be looking at future Mission Queensland Firebirds or Australian Diamonds right here in Coolum," Judy added.

## A new three-year commitment to Pomona King of the Mountain!

Australia's most gruelling and historic mountain race may have just enjoyed its 35th running, but Bendigo Bank has also announced it will remain the race's major sponsor for another three years.

Through its Cooroy **Community Bank**<sup>®</sup> Branch, the branch's parent company, Sunshine Coast Community Financial Services Ltd committed \$6,000 to the staging of the event in 2013 and the same amount in 2014 and 2015; an \$18,000 commitment to the iconic event.

A delighted Cooroy **Community Bank**<sup>®</sup> Branch Manager, Geoff Edwards said as locals the branch recognises how important an event this is for Pomona.

"It's precisely what our **Community Bank**<sup>®</sup> branch is about. This is about banking profits going back into our community and it's because of the support locals' show us that we can announce sponsorships as important as this one," Geoff said.

"Pomona King of the Mountain remains one of the best opportunities for our community to get together in the Noosa hinterland. Who would have thought a simple bet in a pub in 1958 would see us all here each year cheering on amazing athletes and celebrating the hard work of the many volunteers – particularly the Cooroy Pomona Lions Club? We've been proud to support the event for the past three years and we're delighted to announce our new commitment," Geoff added.



Above: Ben Duffus (centre) celebrates his first Pomona King of the Mountain.



Above: Geoff Edwards is joined by Bridie Roots at Cooroy Dolphins Swimming Club celebrating the heat pump installation.

## The heat is on at Cooroy Pool!

Come on in, the water's fine!

After lots of discussion and fund raising, the dream of installing a heat pump in Cooroy Pool has become a reality for Cooroy Dolphins Swimming Club.

The heat pump found its way to the Cooroy Pool after the Cooroy **Community Bank**<sup>®</sup> Branch hosted a community forum in November 2012. There, locals discussed and then voted on future community projects that would benefit the town and surrounding communities. One of those was the heat pump and Cooroy's **Community Bank**<sup>®</sup> Branch soon found a project partner in Sunshine Coast Council. The rest is history and Cooroy Dolphins Club executive, Bridie Roots said it has been an amazing addition benefitting all who use pool.

"We couldn't be more excited about what this heat pump has brought to our club and our community. Not since the club began in 1975 can I say we have been more excited! Without the support of Sunshine Coast Council and the Cooroy **Community Bank**<sup>®</sup> branches this simply couldn't have happened. Their contributions have meant the heat pump provides continuity of temperature throughout the winter season and no longer can we use cold water as an excuse for not getting out of bed for our 5.30am squad sessions," Bridie said.

Geoff Edwards from Cooroy **Community Bank**<sup>®</sup> Branch said he was thrilled the Cooroy Community Forum has brought about this positive outcome.

"When our branch hosted the forum the hope was to find out more of what our Cooroy and surrounding communities wanted. The opportunity to partner council in making the Cooroy Pool heat pump a reality is very exciting and I'm proud our **Community Bank**<sup>®</sup> branch is part of this project", Geoff said.

Right: Judy Blackall is joined by Coolum Theatre Players' President, Julia Loaney and other members to celebrate the new 3 year sponsorship deal.

## Community Bank<sup>®</sup> branch brings silver lining to Coolum Theatre Players

Silver Anniversary celebrations are a big deal, but when it's one of the most active and enthusiastic groups on the coast doing the celebrating, you know you're in for a party!

2013 marks the 25th anniversary of Coolum Theatre Players and they're proud to have been an integral part of the community since their inception in 1988, following the Bicentennial Concert.

The celebrations went to a whole new level when Judy Blackall from Marcoola **Community Bank**<sup>®</sup> Branch paid a visit to Coolum Civic Centre and promised a three year commitment to the Coolum Theatre Players in the form of a cheque totalling \$12,000.

Whilst the **Community Bank**<sup>®</sup> branch has had a strong relationship with the players for some years, this latest cash injection was welcomed by an excited group outside the Coolum Civic Centre led by Coolum Theatre Players president, Julia Loaney.

"We love our relationship with Judy and her team. The **Community Bank**<sup>®</sup> branch does so much in the form of sponsorships in Coolum and on the North Shore. We're delighted that they believe enough in us and in live theatre to sponsor us for the next three years. We love spreading the **Community Bank**<sup>®</sup> concept too, and letting people know that it's only by locals banking with them that **Community Bank**<sup>®</sup> branches can give back to groups just like us. It's fantastic!" Julia said.

The funding will enable the group to upgrade technical equipment and access shows of a professional standard for amateur theatre, ensuring Coolum Theatre Players' productions will be amongst the best on the coast for years to come.

For her part, Judy Blackall said it's just another part of her job that she loves too.

"The Coolum Theatre Players are such a vibrant group of individuals who combine to be such an important part of our community. Their talents and drive to enrich our community through the arts make this one of the many sponsorships on the North Shore we're very proud of," Judy said.



## Junior Directors for 2013 leading the way

Watch this space folks as we introduce two young ladies who are keen to make their mark.

Carlee Darben and Simone Barker both attend Year 12 at Noosa District State High School and the duo share a keen interest in business. That led to them both being appointed as Junior Observer Directors for 2013 on the Sunshine Coast Community Financial Service Ltd (SCCFSL) Board which manages one of the only publically listed companies on the Sunshine Coast.

"I know I speak for Simone in saying how happy we both are to have been given this opportunity", local Carlee said.

"The SCCFSL Board is packed with years of experience and they're really lovely people who are keen to pass on their knowledge. It's a great head start to learn how a Board works and also to learn more about the important part the **Community Bank**<sup>®</sup> branches play in Cooroy, Marcoola and Tewantin's future. It's just amazing how much time and money the branches have invested in our communities already for all our benefit," Carlee said.



Left: Junior Directors Carlee Darben and Simone Barker are joined by Geoff Edwards and Rick Cooper as they celebrate the girls' appointments for 2013.



## Annual General Meeting

SCCFSL will hold their Annual General Meeting at Marcoola Surf Lifesaving Club on Tuesday 19 November 2013 at 5.30pm for a 6.00pm start.

Please mark this in your diary and we will be in touch with more information in the weeks leading up to this date.

All are welcome to join us.

### Sunshine Coast Community Financial Services Ltd

36 Maple Street, Cooroy QLD 4563

ABN 12 100 576 261

**Directors:** Rick Cooper (Chairman), Peter Billingham (Secretary/Treasurer), Jay Pashley, Fred Broomhall, Len Daddow and Debra Johnson.

## Pacific Paradise State School – happy, healthy and fully fertilised

Beautiful, flourishing gardens aren't exactly what you'd expect to find at a state school. But that seems to be happening more and more these days and Pacific Paradise State School is no exception. Their head-turning garden has been growing for the past 3 years.

It all started with a huge working bee day to dig up the area and establish all the garden beds and many parents and grandparents were involved. Leonie Shanahan is the garden guru at the school. She studied permaculture and organic gardening and worked with year 4 and 6 students to design the concept of the garden and would teach classes for one session each week.

Recently, Judy Blackall from the Marcoola **Community Bank**<sup>®</sup> Branch visited principal Ian Miskin, Leonie and some of the hard working students who continue to tend to the garden. After support for the school in recent years, Judy was told the garden would now be named in honour of the **Community Bank**<sup>®</sup> branch that helped fund it.

"Our garden has been a wonderful addition to our school. You just feel better being around it and we all get involved. For instance, last year we had a harvest day. Children researched recipes, harvested ingredients from the garden and parents came in to help cook. There was a lovely feast together out in the garden," Mr. Miskin said.

"We like our garden to be functional and we use vegies like lettuce, capsicum, chives, parsley and basil in our school tuck

shop. The garden encourages cooperation and teamwork and this is just one of the many positive outcomes we've observed. It's a beautiful space where children want to be and all are welcome," he added.



Above: Many are on hand to celebrate the flourishing school garden. Leonie Shanahan (centre) is pictured with students, Ian Miskin and Judy Blackall.

## Community Bank® branch delivers great news to Tewantin State School

Tewantin State School got some eggcellent news in June!

Due to an increase in costs, it appeared the much loved ABC Reading Eggs program access would be cut to the students of all reading ages at Tewantin State School. But after a call from Tewantin State School principal, Neil Jenkins to Tewantin **Community Bank**® Branch Manager, Wayne Hoens the funding for the program has been covered.

Neil was more than happy to share his joy with the students and took time to meet with Wayne and some students to celebrate the news in what has become the latest facet of the relationship between the school and the Tewantin **Community Bank**® Branch.

“Reading Eggs is a valuable online learning tool which assists our students to improve their reading ability to their full potential. It’s a highly motivating and individualised program which complements other classroom reading activities,” Neil said.

“The Tewantin **Community Bank**® Branch has generously paid for our school subscription. This will allow nearly 700 students from Prep to Year 7 access to the program, both at school and at home. A huge thank you must go to the Tewantin **Community Bank**® Branch for their support in improving our students’ literacy skills,” he added.

Wayne Hoens added, “We love the relationship we have with the school and are always keen to work with Neil to find ways to complement what the school’s needs are from a **Community Bank**® branch perspective. We’re here because the people of Tewantin wanted their own bank and this is one way our profits can benefit the students of Tewantin.”

Below: Neil Jenkins (left ) is joined by captains Olivia Brian and Kieran Dunning, Tom Davidson and Layla Beverdam from Prep and Wayne Hoens from Bendigo Bank.



Above: Wayne Hoens is joined by Cmdr. John Milland, Janice Watts and Cr. Russell Green as they celebrate the big news at Coast Guard Noosa.

## Coast Guard Noosa celebrates opening of new radio room

Coast Guard Noosa is now ready for anything!

After years of discussion and weeks of construction, the dream of installing a new radio room at Coast Guard Noosa has now become a reality. On the back of a community forum hosted by the Tewantin **Community Bank**® Branch in March 2012, locals discussed and then voted on future community projects that would benefit the area - including the new radio room which came with a \$25,000 price tag. After collaboration between Sunshine Coast Council and the **Community Bank**® branch, work began on the project that will now be life changing – literally.

“I was blown away when I received the phone calls from Wayne Hoens and Cr. Russell Green,” Commander Milland said. “We’ve now used the \$25,000 to purchase and install all the new and refurbished equipment and with this latest equipment we are now able to implement electronic logging to enhance our safety vigilance for boaties,” Commander Milland said.

“The Noosa bar is one of the busiest crossings in Queensland. We have more than 500 per month and our crews are called out to about 10 assists in that time. Over each three-month period we make and receive more than 6,500 radio calls and 1,700 land line calls, so I cannot thank Sunshine Coast Council and Bendigo Bank enough for what they have done for us and our community,” he added.

Bendigo Bank is one of the major sponsors of Coast Guard Noosa, having already contributed more than \$25,000 in the past 6 years, including assistance with the purchase of the Naiad vessel which took to the water in late 2011.

“We’re very proud of our relationship with Coast Guard Noosa and are thrilled to have supported the funding of the new radio room. Many of our customers and share holders urge us to continue supporting Coast Guard Noosa’s tireless work on and off the water, and we look forward to many more years of doing just that,” Wayne Hoens said.

## Let's do business together

### Did you know

Bendigo and Adelaide Bank is Australia's 5th largest bank?

Bendigo Bank won the 2011 & 2012 Business Bank of the Year award at the coveted Roy Morgan Research Customer Satisfaction Awards?

So, are you looking for a business banker who can deliver know-how that will save your business time and money?

Our local Business Banking Manager, Paul Hampson, will take a personal interest in your business and can help you with our comprehensive suite of products and services tailored to suit the needs of business.



Paul Hampson,  
Business Banking  
Manager.

Best of all, when you choose to do your business banking with Bendigo Bank, you'll make a decision that delivers results for your business and benefits your whole community.

Drop into your nearest branch or phone Paul directly on 5475 0750 or 0428 181 766.

## A new wave of support for Marcoola Surf Club

With the pounding mother nature has given the beach in recent months, some welcome news arrived at the end of a busy summer of patrols for Marcoola SLSC.

The surf club is now celebrating a new three year sponsorship deal with one of its most committed supporters. The Marcoola **Community Bank**<sup>®</sup> Branch has backed the local club for \$15,000 and club president Richard Phillips couldn't be happier.



Above: Richard Phillips is joined by happy club members, Marcoola **Community Bank**<sup>®</sup> Branch's Judy Blackall and Bendigo Bank Director Jay Pashley.

"This sponsorship allows us to plan our activities with much more certainty and we're just absolutely thrilled to have a strong local business commit to us for the next three years. It's in the off season you have to plan for your club and this keeps us moving in a strong direction," Mr. Phillips said.

Manager of the Marcoola **Community Bank**<sup>®</sup> Branch, Judy Blackall said the sponsorship is a great example of community at work and is an extension of the ongoing commitment the bank has with the club.

"Any good sponsorship relationship is about mutual respect and our sponsorship is really in recognition of the club bringing their business to us. In turn, we get to then give money back to Marcoola," Ms. Blackall said.

"We've worked really closely with Marcoola SLSC in recent years and this sponsorship is on top of our commitment to Marcoola Rocks, one of the coast's best Australia Day celebrations. We look forward to continuing the development of our long-term relationship and I encourage community groups to jump on board and use Marcoola surf club as an example of how to work in partnership with a business that gives back," she added.

## Hundreds on hand to support the RSPCA Million Paws Walk

In late May, perfect autumn weather and a fabulous location brought hundreds of dog owners and their beloved pooches to Noosaville.

The 2013 Million Paws Walk was one of many staged across the state in RSPCA Queensland's biggest fundraising event of the year.

Noosa Animal Care Centre manager and event co-ordinator, Nicole Cleary said she was delighted with the turnout.

"The generosity and sense of community in Noosa never ceases to amaze me. We had 500 walkers and 700 dogs join us and raised more than \$6,000 - a great result that will allow us to continue our work locally. The Million Paws Walk really has become one of the great community events in Noosa. It seemed many proud owners were more than happy to get taken for a walk along the banks of the river on one of those picture postcard days. I was also delighted to see the Bendigo Bank team there on the day. Their involvement and support means so much to us every year," Nicole said.

Cooroy, Marcoola and Tewantin **Community Bank**<sup>®</sup> branches continue to proudly support the Road Home van, used to assist the RSPCA in Noosa continue its great work across the Sunshine Coast.



Above: Bendigo Bank's Garth Seymour, Peter Bourke and Barbara Schilds taking part in the Million Paws Walk.  
Left: RSPCA van.





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 Saturday mornings 9.00am – 12 noon



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 Facebook: [www.facebook.com/MarcoolaCommunityBankBranch](http://www.facebook.com/MarcoolaCommunityBankBranch)  
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 Facebook: [www.facebook.com/TewantinCommunityBankBranch](http://www.facebook.com/TewantinCommunityBankBranch)  
 Opening hours: Monday to Friday 9.00am – 5.00pm and  
 Saturday mornings 9.00am – 12 noon



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## Coveted volunteer award up for grabs

Who will you nominate for the 2013 Sunshine Coast Volunteer of the Year Award?

In June 2012 Volunteer of the Year Richard Johnston took time to recognise the work of countless volunteers who work with thousands of athletes of all ages right across the Sunshine Coast.

Outside the Marcoola **Community Bank®** Branch, Richard shared a few stories with previous award recipients about some of the volunteers who continue to inspire him as he mentors Sunshine Coast rugby league players and referees. In January, Richard was honoured at the Sunshine Coast Sports Star of the Year awards for his 50 years of service to the sport he loves. He was joined by celebrated London 2012 Paralympics Gold medallist, Blake Cochrane.



Top: The whole crowd cheers at the Volunteer of the Year award launch at Marcoola **Community Bank®** Branch of Bendigo Bank - June 27 2013.

Above: Winners of the Volunteer of the Year award.

The Sunshine Coast Sports Star of the Year Awards are held every January, courtesy of Sunshine Coast Sports Federation. The federation continues to assist sports people of all ages on the Sunshine Coast in their endeavours to achieve on the state, national and international sporting stage. But most of them get there from humble beginnings with the help of volunteers at the grass roots of sport right across the coast.

The 2013 Sunshine Coast Volunteer of the Year Award is open to all volunteers who contribute to sport on the Sunshine Coast and forms are available at your nearest Bendigo Bank branch. Simply fill out the form right there and Bendigo Bank staff will do the rest for you.

Nominations close on 31 December and Bendigo Bank is proud to support this award for the fifth straight year.



Watch the Bendigo Bank story at [www.bendigobank.com.au/snapshots](http://www.bendigobank.com.au/snapshots)