

# Newsletter

April 2006

## Message from the Chairman

Hello to all our shareholders and interested community members. Welcome to the first newsletter of Gympie & District Financial Services Limited, aimed at keeping you up-to-date with what is happening within your **Community Bank®** and community Company. We plan to bring you lots of stories and information about your **Community Bank®** and its plans for the future.



Your Directors are:

- Chairman – Ray Bird, Retired businessman
- Treasurer – Rens Poels,  
Retired computer engineer
- Secretary – Vicki Shapcott,  
Community Development Worker
- Director – Beven Webb, Furniture Retailer
- Director – John Joyce, Solicitor
- Director – Michael Thornley, Bank Manager
- Director – Elaine Thomson, Fabrics Retailer
- Director – Florence Dennis, Retired farmer
- Director – Lesley O'Hern, Teacher Librarian

We thought we would start by introducing the Directors of your **Community Bank®** Company and the staff at your **Community Bank®**

branch. One Director and one staff member will feature in every newsletter.

### Our Chairman, Ray Bird.

"I was born in England on 8 August 1939 in the working class area of Peterborough.

Times were tough during and after the war, so in 1955 I joined an Army Apprentice School in the British Army for three years, passing out as a vehicle mechanic.

My life in the army continued when I joined the parachute brigade serving in many overseas locations.

During this period I married and had two daughters but unfortunately in 1964, after suffering two injuries while parachuting I had to leave the army.

In 1969 we emigrated to Brisbane and quickly settled into the Australian way of life, starting a contract cleaning business for the next four years.

We had an urge to leave the big city, so we sold out and bought a dairy farm in Gympie in 1974 where we spent six very happy years.

This wonderful town is still my home after a succession of other businesses. After my wife died in 1998, I retired and began to get involved in community work. My greatest involvement has been my part in starting our **Community Bank®** Company and I look forward to seeing the results for the community it will bring."

**Ray Bird**  
**Chairman**



**Board of Directors, Gympie & District Financial Services Limited,  
68 Mary Street Gympie, Qld 4570**

Ray Bird (Chairman), Florence Dennis, John Joyce, Lesley O'Hern, Rens Poels,  
Vicki Shapcott, Elaine Thomson, Michael Thornley, Bevan Webb.

# **Your Community Bank® can provide the services of an Agribusiness Manager, Business Banker and Financial Advisor and appointments may be made at the Branch.**

## **Manager's update**

I would like to take this opportunity to thank those shareholders who have come on board with their banking and continue to promote Gympie and District **Community Bank®** Branch.

This is an important and integral part of being a shareholder and together we have now built our business to approximately \$9.5 million and almost 1000 accounts in only eight months!

While we have had great support from the general public, there remain some shareholders who have yet to open up a facility with us. This is a little disappointing, however I am sure that you would all agree that we must continue to work together in order to achieve our goal of becoming yet another successful **Community Bank®** branch. In the near future a

member of our staff may give you a phone call to see whether there is something that we can help you with in regards to your banking needs.

We also invite you to come in and visit us at 68 Mary Street, Gympie and see the many services that the Bendigo can offer you. We are open from 9am to 5pm Monday to Friday and 9am to 12 noon on Saturday mornings.

So let us work together to ensure that Our Bank continues on this road to success and achieves its goal of financial assistance to the many members of our community who may just need a helping hand.

**Michael Thornley**  
**Branch Manager**

# **Time and time again, we put our customers first.**

## **That's why we're open 9am - 12 noon every Saturday.**

Bendigo Bank understands that life is busy enough without having to rush to get to the bank.

That's why we're open a total of 9 hours longer per week than most other banks.

So do your banking when it suits you, and

experience the Bendigo way for yourself,  
**9.00am - 5.00pm** Monday to Friday and  
**9.00am - 12noon** on Saturday.

For more information call into 68 Mary Street, Gympie or phone 5481 1787.

**Gympie & District Community Bank® Branch**  **Bendigo Bank**

## Something for our young people - Lead On:

Lead On is a program that builds the capacity of a community through the development of young people by exposing them to real life projects and community activities. Projects emanate from the local community and engage a broad cross-section of people from business and community organisations representing business, education, local government, health and welfare. The aim is to find ways of engaging young people with older people from the community by working together on real life projects and activities.

Vital elements of the scheme are:

- Young people have a say regarding how programs are run.

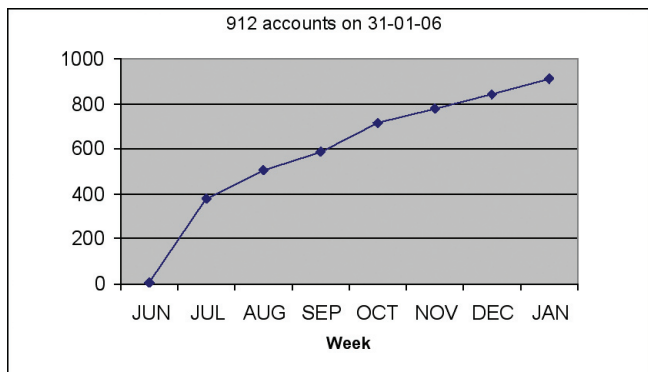
- Projects are driven by the community for the benefit of the community.
- Targets young people from all sectors of the community.
- Provides role models and mentors through real life activities.

Lead On examples from throughout Australia include:

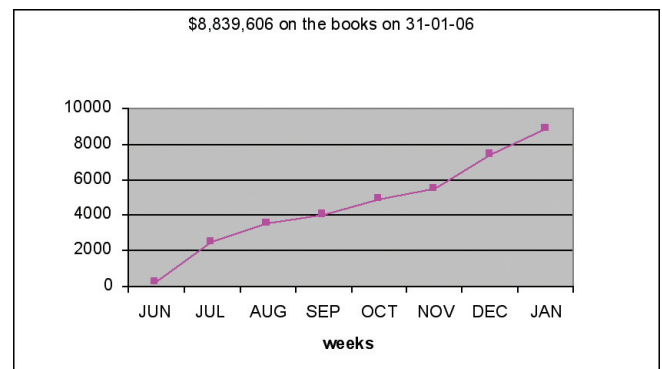
- Young people on boards and committees.
- An Australia-wide young people's supplement called LOOP, which features in local newspapers on a weekly basis.

## Your Community Bank® performance

Your **Community Bank®** performance from opening on 20 June 2005 to 31 January 2006



Number of accounts



Banking business (loans and deposits)

## Local business gets on the Bendigo bandwagon!

One of your Directors, Elaine Thomson, who owns local business, Curtains'N'Things, was not a lover of technological gadgets. When customers asked her whether she had EFTPOS facilities she replied, "Who needs it?"

When Gympie **Community Bank®** Branch of Bendigo Bank opened in town and she

transferred her business accounts, she decided to take the plunge and install one of their EFTPOS machines. It has been so reliable and pain free that she has since become a convert to things technical and says that she wishes all customers would use it so that she wouldn't have to carry any cash.

## Agencies and ATM's

Your **Community Bank®** Company has started negotiations with businesses at both Tin Can Bay and Kilkivan regarding the possibility of opening On-line Agencies. We have a big following in these two areas and would like to provide local services for them as soon as possible.

There have also been discussions regarding an ATM at Rainbow Beach. All the facilities will need feasibility studies before we go much further. We will keep you informed on the progress.

# Turn your home equity into a line of credit.

Everyone needs extra money from time to time. But if you've been thinking about taking out a personal loan or using your credit card to access more funds – a Bendigo Home Equity Loan may be a better option.

A Bendigo Home Equity Loan lets you access money via your home loan. In fact, you can borrow up to 80% of your home's value, allowing you to use your home loan as a line of credit.

By borrowing this way you're avoiding the higher interest rates of personal loans and credit cards, which

could save you thousands. Plus, you're consolidating your banking, making it easier to manage your finances.

If used wisely, a Bendigo Home Equity Loan may help you pay off your home loan sooner than you would with a standard home loan. Plus, you have access to a Bendigo Blue VISA Debit Card and cheque book, and the added convenience of e-banking and phone banking.

For more information call in and see our Branch Manager and friendly staff at 68 Mary Street, Gympie or phone 5481 1787.

Gympie & District  
**Community Bank®** Branch  **Bendigo Bank**

Subject to terms and conditions. Fees and charges apply. All loans are subject to the bank's normal lending criteria. [www.bendigobank.com.au](http://www.bendigobank.com.au) Bendigo Bank Limited, Fountain Court, Bendigo, VIC 3550. ABN 11 068 049 178. AFSL 237879. (S11429) (04/06)

**For more information please call into  
68 Mary Street, Gympie  
or phone (07) 5481 1787**

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

Gympie & District **Community Bank®** Branch  **Bendigo Bank**

[www.bendigobank.com.au](http://www.bendigobank.com.au) Bendigo Bank Ltd, Fountain Court, Bendigo VIC 3550 ABN 11 068 049 178 AFSL 237879. (BMP207) (07/04/06)