

Newsletter

Message from your Chairman Bill Lewis and Board of Directors

Since our July newsletter, residents of the Home Hill district have enjoyed cool winter nights and sunny days as the sugar cane harvest progresses.

Surrounding paddocks visibly show removal of this year's crop, with harvest completion anticipated in late November.

Over the past few months, property and building activity has put a positive spin on the re-emerging prosperity of Home Hill and district. This is a very pleasing outcome for those visionary members of the **Community Bank®** Steering Committee who came together in 2003 when the area and its financial prospects were struggling.

Today we see major home renovations taking place, with new houses being built, and work on the expansion of our Aged Care Hostel is well underway. Vacant blocks of land are attracting premium prices and future subdivisions are being contemplated.

Whilst our **Community Bank®** branch cannot take credit for the wonderful turn-around, we are extremely pleased now to be offering services and are ready to move ahead with this new enthusiasm and growth.

Of course, this growth bodes well for the prosperity of our branch and in turn for the community, as our profits are re-invested into community projects.

Here at a glance is more positive news:

- Our banking business is exceeding target
- Our ATM performance and popularity surpasses our expectations
- Strategic positioning of ATM signage on the roof has been installed
- Don West Toyota has supported us by including directional signage to our ATM on their company billboard on the southern entry to the town
- Directors' referrals have increased our banking business. Our thanks go to Darren West and Joan Heatley who are always developing new opportunities
- We have also welcomed the business take-up from our farming community, capably guided by Bendigo Agribusiness Manager Angelo Rigano, who has extensive local knowledge



Our branch staff excel in fast, efficient service. To keep up with the pace, Branch Manager Ken Shears fast tracks to and from the branch on his blue two-wheel machine

- In conjunction with Bendigo Bank Townsville and branches in the surrounding region we hope to make financial planning services available in the near future
- Our informal roundtable with our Bank Buddies has provided valuable feedback on concepts and yielded ideas for future communications
- We are still financially supporting Burdekin Youth Radio at Radio 97.1 SweetFM Inc. More importantly we admire the financial support and recognition by another local bank toward shared opportunities for advancement of our youth
- Staff and supporters are keen to be part of this year's Harvest Festival, and as well as entering a float in the procession, the Branch is sponsoring a popular youth event
- Members of staff have become involved in administration of kindergarten, school and service club activities outside their work commitments, and this invaluable community-spirited support provides exceptional positive exposure for the branch and genuine encouragement for the Board

**Board of Directors, South Burdekin Community Financial Services Limited,
93 Eighth Avenue, Home Hill, QLD 4806**

Bill Lewis (Chairman), Robyn Haller (Acting Treasurer), Joan Heatley (Secretary),
Tiffany Basse, Colin Casswell, David Jackson, Lou Loizou, Darren West

Manager's report to shareholders

This has been a quiet part of the year with the crushing season in full swing. Even so, our account numbers are still growing – we currently have more than 640 customer accounts. We have approximated \$20 million in banking business.

We thank our Agri Business Manager Angelo Rigano, who has worked closely with cane farmers in the area to bring their banking across to our branch, and contribute significantly to our banking book.

The ATM is powering on – with almost 3000 transactions so far. A new financial planner has been appointed to service our area - Nicole Garland.

She is currently undergoing a Bendigo Bank induction course in Melbourne and will be introduced to the community at an information seminar to be held in Home Hill soon.

I could not be more proud of the ladies who are working at the **Community Bank®** branch in Home Hill - Karen, Chris, Debbie and Maria. They have picked up the Bendigo way and are now concentrating on doing the best for each and every one of our customers.

Karen and Debbie attended the Customer Relationship Officer training course in late July. This completes their Customer Service Certificate. Maria and Chris will attend sessions next year.

Our sponsorship of the youth program on Radio SweetFM 97.1 continues to be a valuable investment for all involved.

The Harvest Festival this year will be held from 4 November to 11 November. We will again support the festival with the sponsorship of the Rock Pop Mime Show held on 4 November. This is a good night that shows off the talent in the district.

During September, Joe Bentley, a student from the Home Hill State High School, was in the branch on work experience. He did a brilliant job and should be proud of his efforts.

And, one final note – our AGM will be held on 17 November 2006 and I am looking forward to meeting some of the shareholders at the event. I encourage you all to come along and hear how the branch is progressing.

Ken Shears
Manager

Staff profile

Name: Karen McKaig

Height: Shortie

Weight: I won't tell a lie so you guess.

Born: In Ingham a while ago and lived on a cane farm in the Brae Meadows area with my parents.

Schooling: Completed my primary education in Ingham then went on to St. Anne's Church of England Girls Boarding School in Townsville for five years to complete my secondary education.

Family: Husband Ray is a Home Hill born and bred man who I met while working in Townsville. We have three sons Scott, Ryan, and Adam.

Position: Senior Customer Service Officer

Towns worked in: Townsville, Ingham, Charters Towers and Home Hill

Years in financial industry: Commenced work in a banking organisation in Townsville on 10 January 1976 and during my four years in Townsville also worked in Ingham and Charters Towers as a relief officer. I transferred to Home Hill in 1980 and during that year I married Ray. I continued to work for



the same organisation until 1994 when I took voluntary redundancy. However I wasn't out of the industry for long and completed part-time work for another banking organisation in Home Hill during 1995 and 1996. I joined the Home Hill **Community Bank®** Branch on 6 June 2005. So that makes it 22 years.

Between 1997 and 1995, I worked as office manager in the family business which was the local Nissan dealership. I started a law degree at James Cook University but deferred, I worked for CHR employment services and Ray and I started our own motor vehicle servicing and repair workshop.

It was during that last endeavour that I joined the Steering Committee to establish our **Community Bank®** branch. Due to a lot of effort by a small band of people and the generosity of the community, we were successful in opening the doors of the first **Community Bank®** branch in north Queensland on 29 June 2005. I was a very proud staff member who welcomed our first customers and who continues to share in the joy of each target met.

Favourite song: Don't dream it's over (Crowded House)

Favourite past time: Spending time at our beach hut at Cape Upstart.

Favourite sport: Watching my sons play Rugby League.

For more information please call into
93 Eighth Avenue, Home Hill
or phone (07) 4782 2249

We are open:
Monday - Friday 9.00am - 5.00pm

Home Hill **Community Bank®** Branch  **Bendigo Bank**