



Bayswater Community Financial Services Limited

Good for **U**
AND your
community

U can find our branches at...

Bayswater **Community Bank**[®] Branch
14 King William Street,
Bayswater WA 6053
Phone: 9370 3899
www.bendigobank.com.au/bayswater

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

Noranda **Community Bank**[®] Branch
Shops 13 & 14, Noranda Shopping
Village, Benara Road,
Noranda WA 6062
Phone: 9375 2494

www.bendigobank.com.au/noranda

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



Message from the Chairman

As we welcome in a new financial year, the Board of Bayswater Community Financial Services is pleased to announce that it is fully supportive of the pledge process that has begun in Midland to open a new **Community Bank**[®] branch.

Both Mundaring Community Financial Services and Bayswater Community Financial Services have also indicated that they will be shareholders in this new enterprise to ensure the Midland community are aware they have the backing of their neighbouring **Community Bank**[®] branches.

It is another way of showing that even in uncertain economic times our Bendigo Bank network is confident in providing an opportunity for our region to prosper. With more than \$1 million distributed to various organisations by Bayswater Community Financial Services alone, we are a testament to making our society a better one to live in.

This is a message our company wants to share. With your support and continued trust in the Bendigo Bank brand, our company will go from strength to strength and we as a community will benefit. We look forward to the coming year with optimism and continued success in our 13th year of operation.

Barry McKenna
Chair

Shareholder news

Dividend payments soon – update your details now

Did you know?

- You can view and update your holding details online?
- We have in place a direct credit facility for our dividend payments. This facility enables shareholders to have their dividend credited directly to their bank account. Notification of the dividend details will still be sent to all shareholders by mail.

Want to know more?

Security Transfer Registrars can help you:

Call: (08) 9315 2333

Email: registrar@securitytransfer.com.au

Visit: www.securitytransfer.com.au

An advertisement for Bendigo Bank wealth services. It features a group of four people (three women and one man) on the left and a woman in a black top holding a red folder on the right. The text is arranged in a clean, professional layout with a red and white color scheme.

A BIG idea needs SMART advice

What's your big idea? Everyone has one. But do you know how to make it happen?

With smart advice and the right information, Bayswater and Noranda **Community Bank**[®] branches can help.

Drop into your nearest branch at 14 King William Street, Bayswater or Shops 13 & 14 Noranda Shopping Village, Benara Road, Noranda, call 1800 018 018 or visit www.bendigobank.com.au/wealth.

Book your FREE wealth consultation today

Bendigo Bank
wealth

Bendigo and Adelaide Bank Limited
ABN 11 068 049 178 AFSL 237879.
(S43540-07) (189035_v2) (21/06/2013)

Bayswater and Noranda **Community Bank**[®] branches

A word from our Financial Planner, Sheena McLeod



The start of the financial year can be a good time to take stock of your finances, review your goals and make sure you're on track to reach them. Booking in some time with a Financial Planner could be the ideal place for you to start.

A Financial Planner is like a fitness coach, but for your finances. I help my clients identify their goals, develop a strategy and

stay on track to achieving their objectives, all in keeping with their lifestyle.

A common misconception is that financial planning is all about retirement. While seeing a planner in the lead-up to your retirement can be highly beneficial, getting started early can place you in a much better position to achieve your goals and weather setbacks along the way. So whether you're saving for a house, school fees, travel or a comfortable retirement, we can help make sure your personal strategy is the best that it can be.

An added benefit to seeing a Financial Planner is the reduction in paperwork, because we'll do it for you! We'll also walk you through any regulation changes that may affect your investments, such as superannuation.

To get started, simply call our Bayswater **Community Bank**[®] Branch on 9370 3899 or Noranda **Community Bank**[®] Branch on 9375 2494, or visit us to arrange an appointment.

Your first appointment is free and with no obligation. Seeing a Financial Planner could be the best investment you make this year!

Financial planning services are provided by Bendigo Financial Planning Limited ABN 81 087 585 073 AFSL 237898. A member of the Bendigo and Adelaide Bank Group ABN 11 068 049 178 AFSL 237879 www.bendigobank.com.au

Bayswater Community Financial Services Limited

14 King William Street, Bayswater WA 6053 **ABN** 60 092 770 593

Directors: Barry McKenna, Denise Beer, Michael Anderton, Ted Budzinski, Steven Brown, Greg Da Rui, Ronald Gascoigne, David Kelly, Louie Magro, Alan Radford, Rodney Stonehouse.

Bendigo and Adelaide Bank Limited, The Bendigo Centre, Bendigo VIC 3550. ABN 11 068 049 178. AFSL 237879. (BMPNL0605) (06/13)

Giving back to our local community

By Georgia Nielsen

Bayswater Community Financial Services' grants program has been an integral part of the community for many years. Last years' entrants were another example of groups, who individually bring so much to the district, coming together to extend their impact in our community.

The program was highly publicised with a clear, easy-to-follow application process. Applicants found the friendly Bendigo Bank staff generous with support and readily available to help.

Grantees – including the local Oxfam centre, Embleton Little Athletics Club and Morley Bowls Club – were ecstatic and proud to be notified of their success and be given the opportunity to extend their services to the community.

The presentation night was successful, with a great turn out from the recipients, who each had an opportunity to present their achievements and project plans to those in attendance. The night also allowed grant winners the opportunity to discover what other groups and organisations are doing to contribute back to our local community. All parties were impressed and honoured to be a part of this scheme.

Oxfam used its grant to buy paint and other supplies, allowing volunteers to create an amazing mural to brighten up King William Street in Bayswater. Embleton Little Athletics Club is installing a run-up for a long-jump pit and extending the run-up for the triple-jump pit with its grant.

Morley Bowls Club was able to host a community competition and after-bowling barbeque with enough bread rolls and sausages for everyone, as well as supply trophies for its competition winners.



What would your community organisation do with \$1,500?

As part of our commitment to building stronger local communities, Bayswater and Noranda **Community Bank**[®] branches would like to extend an invitation to community groups and organisations within the City of Bayswater to apply for a \$1,500 grant.

We are looking for innovative ideas or programs that your group could deliver to our local community with \$1,500. These programs or schemes could be in relation to health and well being, environmental matters, educational needs for any age group or to meet any other community need.

For full application details please visit www.bendigobank.com.au/bayswater or drop into:

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Mon – Fri 9am – 5pm
Sat 9am – 12 noon

Applications close Sunday 4 August 2013

Bendigo and Adelaide Bank Limited ABN 11 068 049 178. AFSL 237879. (S44788) (05/13)

**Apply
now**

**Bendigo
Bank**

