



Made possible by the customers of Bayswater and Noranda Community Bank® branches.

Message from the Chairman.

As summer fast approaches and our thoughts start to turn to the festive season, it is a great time to start to think about those things you have dreamt about. It goes without saying that our great teams at our Bayswater and Noranda **Community Bank®** branches are there to help you with any of your financial needs. It may be money for a holiday or travel insurance. You may even be planning in the New Year to purchase that investment property you have always talked about. With historic low interest rates, why not.

When doing this, I hope that you consider that when you bank with our **Community Bank®** branches in Bayswater or Noranda, everyone benefits by the contributions that Bayswater Community Financial Services Ltd make.

While grants to places like Ashfield Primary School, Environmental House and the other 21 community groups that received grants during 2015 are examples of how our community benefits, it is hard to believe that our small company is the driving force behind the much anticipated Constable Care Child Safety Foundation experiential learning centre due to open in 2017.

This facility is regarded as significant to our State and the thousands of primary school children aged 4-11 years old expected to visit each year. All this has come about because people have done their banking with Bendigo Bank in Bayswater and Noranda. Truly, your business is good for our community. Bayswater Community Financial Services Ltd together with your local **Community Bank®** branch, are doing BIG things for WA.

Barry McKenna
Chairman

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.

Staff news.

In July 2016, we welcomed three new staff members to our **Community Bank®** branch family, Aline, Ebony and Peng.

With 37 years of banking and finance experience between them, we will be able to build on our delivery of exceptional customer service and knowledge to our customers.

Pop into our branches and say hi if you haven't already.



Aline – Full time
Customer Service
Officer, Noranda



Ebony – Full time
Customer Service
Officer, Bayswater



Peng – Full time
Customer Service
Officer, Noranda

Calendar art competition.

Our annual calendar photo competitions have been a hit with locals, so much so, we have been encouraged to allow artists to enter their masterpieces into the mix.

So, in 2017, we will be continuing the competition with a slight twist. We are opening the competition up to all mixed media art, including paintings, drawings, sketches and photography. We invite entrants to submit images which capture recreation and leisure in the City of Bayswater.

Go online today to download an application form: www.bendigobank.com.au/bayswater

2016 Scholarships.

The calibre of our scholarship applicants were exceptionally high this year.

In March we were proud to announce Angelo Russo as the John D'Orazio Memorial Scholarship recipient for 2016.

Angelo successfully completed high school with an excellent ATAR score whilst also working at two part-time jobs. Angelo is an engineering enthusiast, his school robotics team was placed first nationally in the 'First Robotics Competition' and he placed second in the State for robotics in 'Robo Rescue'.

Angelo volunteers in a number of ways including providing food for the less fortunate via local charity groups, he has been involved in caring for people with cerebral palsy as well as being a local youth group leader and local soccer team coach.

We were delighted to be able to recognise such a gifted and community-spirited student.

Angelo was presented with his \$5,000 scholarship cheque by Greg and Jessica D'Orazio, the children of John D'Orazio.

John D'Orazio was the driving force in getting our Bayswater and Noranda **Community Bank**[®] branches up and running. Passionate about our community, he created a lasting legacy which our Board are proud to continue.

Angelo has now commenced his Bachelor of Science at the University of WA, focusing on Engineering.

We were also pleased to be able to grant Collin Wiyoto Suryacitra with his second year of scholarship funding under the Ian McClelland Memorial Scholarship. Collin

has been rather busy lately and was nominated for two awards at the WA Multicultural Recognition Awards and was recently accepted to study at Jean Moulin 3 Lyon University in France for six months.

Congratulations to both Collin and Angelo for their wonderful achievements.



Community contributions.

During the 2015/16 financial year, we allocated \$100,000 for future projects.

We have also been able to partner with different sectors of the community to help leverage our customers' banking to benefit our wider community.

Thanks to our community partners for making this a reality:

Constable Care Child Safety Foundation – build and operate WA's only safety experiential learning centre, where children aged 4-11 years can practice road and public transport safety skills in a realistic urban environment that links the classroom road safety curriculum to practical skills training. The Centre will recreate Perth's streets in detail, including scale buildings, working rail platforms and crossings, traffic lights and intersections, with every road element likely to be encountered by a child pedestrian or cyclist represented onsite.



City Of Bayswater MYZONE™ System – the implementation of the MYZONE™ system in Bayswater Waves and The Rise to encourage community fitness.

MYZONE™ is an innovative heart rate based system that uses wireless and cloud technology to accurately and conveniently monitor physical activity. It monitors heart rate, calories and time exercising by encouraging people to "move", providing a unique way to improve the health of our community.

Ashfield Primary School – provision of 30 iPads (one full classroom) and supporting infrastructure to enable Ashfield Primary School to move into the 21st Century. The availability of iPads will help prepare students to be effective users of information, communication technologies and meet the learning outcomes as outlined in the Education Department's ICT (Internet, Communications, Technology) General Capabilities Program.



Environment House – delivery of environmental educational programs and environmental audits to local schools to ensure future sustainability and cost benefits so schools are able to use the cost savings towards much required projects within the school community.



Our community heroes.

In 2015, \$31,500 was granted to 21 community groups to assist with their community project.

This would not have been possible without the continued support of our customers. So on behalf of our community groups, thank you for helping us do BIG things for WA.

55 Central Inc

Altone Youth Services (WA) Inc

Autism Early Learning and Care Centre - Autism Association of Western Australia

Bassendean Primary School P&C Association

Bayswater City Soccer Club

Bayswater City VIEW Club

Brockman House Inc

Central Aquatic Swimming & Lifesaving Club

Derrick Ernst Neighbourhood Centre

Hampton Park Primary School P&C

Hellenic Radio Perth

Local Arts & Community Events Inc (LACE)

Morley Senior Citizens Centre

Polish Ethnic School Inc

St Columba's Bayswater Netball Club

St Columba's Primary School

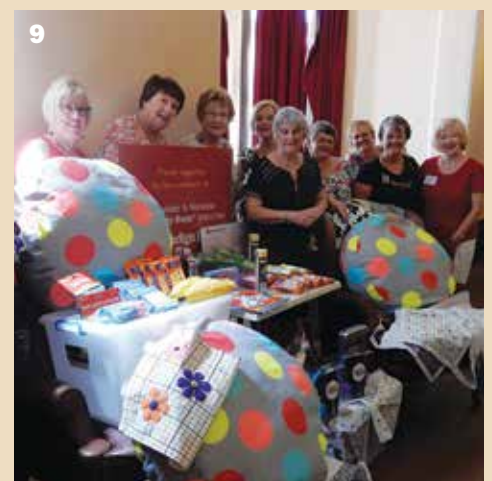
Technology Assisting Disability WA (TADWA)

WA State Disabilities Tenpin Bowling Teams

WA Youth Jazz Orchestra Association Inc (WAYJO)

Weld Square Primary School P&C Association

Western Australian Genealogical Society Inc (WAGS)



1. Hampton Park Primary School 2. Western Australian Genealogical Society Inc. (WAGS) 3. TADWA 4. Weld Square Primary School P&C Association 5. St Columba's Bayswater Netball Club 6. Brockman House 7. Polish Ethnic School 8. St Columba's Primary School 9. Bayswater City VIEW Club.

Staff service recognition.



In December 2015, Sheryl celebrated five years with Bayswater and Noranda **Community Bank**[®] branches.

Committed to providing exceptional customer service, Sheryl has received many official customer compliments during her time with us. Staff and management have also nominated Sheryl for the 'Being the Bendigo Moment' Award, which she has won twice.

Congratulations on your milestone and thank you for being a positive addition to our **Community Bank**[®] branch family.

Upcoming event.

Annual General Meeting.

Date: Monday 7 November 2016

Time: 6.30pm.

Venue: Bayswater City Soccer Club, Cnr Garrett Road and Whatley Crescent, Bayswater

Director service recognition.

In November 2015, three of our Directors celebrated 10 years of service to the Bayswater and Noranda community; Greg Da Rui, Steven Brown and Alan Radford. Passionate about the prosperity of the local community, all three Directors are actively involved in making our community a better place to work and live.

Greg is a Pharmacist and Local Business Entrepreneur, member of the Clinical Commissioning Committee Perth North Primary Health Network and Chairperson of the Bayswater Village Retailers Association and Baysie Rollers Community Group.

Steven is a Lawyer and Director of Morley and Ellenbrook based law firm, Lynn and Brown Lawyers.

Alan is currently serving his fourth term as a Councillor for the City of Bayswater as well as running a local computer software and consulting business. Alan is also a Board member for the Bayswater Child Care Association and a Board member for Hampton Park Primary School.

At our November Annual General Meeting, Mr Lou Magro will be celebrating 15 years on the Board and Rod Stonehouse will celebrate 12 years.

On behalf of the local community, we would like to thank our Directors for their continued loyalty and commitment to the success of our **Community Bank**[®] branches.



Bendigo Home Loans.

A fresh start is the start of something bigger.

While you're having your cuppa, ask yourself; "Can I do better with my home loan?"

Bendigo Bank customers are paying off their home loans at a record rate[^].

So, consider a home loan from Australia's most reputable bank.

Drop into your nearest branch at 14 King William Street, Bayswater - 9370 3899 or Noranda Shopping Village, Benara Road, Noranda - 9375 2494 to find out more.



bendigobank.com.au

Terms, conditions, fees, charges and lending criteria apply. Full details available on application. [^]Based on excess repayment figures since 2012. Bendigo and Adelaide Bank Limited ABN 11 068 049 178 AFSL/Australian Credit Licence 237879. S52650-10 (314799_v1) (25/08/2016)



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

Bayswater

14 King William Street, Bayswater

Phone: 9370 3899

Website: www.bendigobank.com.au/bayswater

Opening hours: Monday to Friday 9.00am – 5.00pm

Noranda

Shops 13 & 14, Noranda Shopping Village,

Benara Road, Noranda

Phone: 9375 2494

Website: www.bendigobank.com.au/noranda

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



www.bendigobank.com.au

