



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

Message from the Chairman.

It was great to see our major project with Constable Care Safety School finally completed with its grand opening in July. By far this is our biggest contribution to our community and one where we have learnt the power of how to use our community investment money wisely to leverage up a multi-million dollar project with the added bonus that our **Community Bank®** company will make a major difference to child safety, not only in our district but the wider Perth community.

The challenge for our Board now is to come up with the next major project that can make a difference to our lives. What our next project will be is unknown, but our Board is united in getting the message out that simply by doing your everyday banking and investments with our Bayswater and Noranda **Community Bank®** branches, you will be improving our everyday facilities and well-being.

As a **Community Bank®** company, Bayswater Community Financial Services Limited (BCFSL) leads the way in showing what we can achieve. Our partnership with Bendigo Bank is strong and continues to grow, so why not help us get the message out to your friends and neighbours. We can all do big things for WA!

Barry McKenna
Chairman

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Constable Care Safety School grand opening.



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, Alan Radford, Louise Rowe.

Director profiles and achievements.



Barry with Bayswater City VIEW Club, a 2015 grant recipient.

Barry McKenna - Chair.

I have lived in Morley with my family since 1986, yet I was born in Maylands and grew up in Bayswater. My education was at St Marks CBC, now Chisholm College and after going to University I was fortunate enough to return to teach at the same school I was educated at for nearly a decade.

In 1991 I was elected to the City of Bayswater as a councillor and fortunate enough to be the Chair of Finance at the City when the opportunity came around to establish a **Community Bank®** branch in King William Street.

I have been on the original Steering Committee and am an original Board member of BCFSL. I have watched our **Community Bank®** company grow to a bank book of nearly \$300 million and distribute around \$2 million in profits in that time.

As Chairman I acknowledge the great work of BCFSL and the staff at Bayswater and Noranda **Community Bank®** branches and hope to be around for some time to come. Now as mayor of the City of Bayswater, I know this company will continue to do good things for our community.



Denise with Karyn Liew, a finalist of our 2015 calendar photo competition.

Denise Beer – Deputy Chair.

I have been on the Board of BCFSL since 2004, holding positions of Deputy Chair and Chair of the Marketing Committee. During my time on the Board, I have been an enthusiastic and active member of many committees.

I have in excess of 20 years working in the community sector including people with disability, people facing financial hardship and in need of community support and unemployed people.

I initially joined the Steering Committee for the Noranda **Community Bank®** Branch as I felt that following the departure of two of the big banks there was a need to have banking services at the Noranda Shopping Centre. Following this there was the opportunity to continue my involvement with the **Community Bank®** branch by becoming a Board member of BCFSL, a position I have held since that time.

I am proud of the things that I have been able to achieve during my time on the Board. This has included contributing over \$1.8 million back to the local community and being an active member of the Board and team that won the '2015 National Hall of Fame Award'. This was achieved because of the tireless and persistent efforts of all the members of the Board and staff.

During the past 13 years the Board has provided 13 Scholarships to youth in our community who would have had financial difficulty to attend and achieve results at university and TAFE. There have also been three major sponsorships; the Constable Care Safety School, Environment House in Bayswater and John Forrest Secondary College IT and library extension providing opportunity for more inclusive activities. We have assisted numerous community groups through our community grants program including many youth organisations such as schools, scouts, netball and football clubs. Through our hard work and determination our local community is a better place to grow up in.

All of these achievements have provided me with the opportunity to assist the local community as well as having given me enormous satisfaction. I believe I can provide continued service on the Board of BCFSL and look forward eagerly to contributing even more support and benefits to my local community.



Mike with Scorpions Netball Club, a 2014 grant recipient.

Mike Anderton – Company Secretary, JP.

My history with BCFSL and the Bendigo Bank team dates back to 2002 and the establishment of the Noranda Steering Committee for which I was the Deputy Chair. The process took over two years but was an exciting and enjoyable one. We opened

the second branch of BCFSL at Noranda on 4 October 2004 which was a community celebration for all.

Since then we have made significant contributions to numerous groups from our very diverse community. This year has seen the opening of the Constable Care Safety School in Maylands, our largest project to date. This is a facility which will contribute significantly to the safety education of this state's children.

The Board and I also established scholarships dedicated to two former community leaders, the late John D'Orazio and Ian McClelland. These have been very successful in assisting young university entrants in the difficult transition from school to university. This is a program we watch with anticipation and hope will create our next community leaders.

In July 2017 I celebrated 10 years in the role of Company Secretary for BCFSL. My professional skills have enabled me to negotiate fair and equitable employment agreements which are well regarded by all stakeholders. We are about to enter into a new agreement which I will again ensure is sustainable and fair to all stakeholders.

I can assure the shareholders that I will continue to serve the community interests and grow our asset with your continued support and that of our Board and staff.



Ted pictured with a member of the Camboon Primary School P&C Association, a regular BCFSL grant recipient.

Ted Budzinski – Company Treasurer.

I have 44 years of experience in the Finance sector, during which time I have held various positions.

As an Accountant and Director, over the years my roles have included audit and taxation activities, as well as being involved in consultancy work through the management advisory service.

I have been employed as a Company Secretary, CEO, as well as varied accountancy roles across a diverse range of industries including, mining, winemaking and government roles.

At Australia Post I led a team that successfully implemented a standardised budgeting process throughout all post offices in Western Australia, as well as introducing an overnight funds investment system.

During the last 22 years of my career, I was the Director of Finance at the City of Bayswater. It was through this role that I became interested and involved in the **Community Bank®** model, including the establishment of the first metropolitan **Community Bank®** branch in Bayswater followed by Noranda.

Since the inception of BCFSL, I have held the role of Treasurer and Director and still enjoy being actively engaged in both of these roles to this day.

I am and have always been an active participant and chairperson of many different committees that we have operated.

I have a long history of involvement in community groups and look forward to continuing to play a very active role in the future development and stability of our **Community Bank®** company.



Alan pictured with Phillip Springett, principal of Hampton Park Primary School, a 2014 and 2015 grant recipient.

Alan Radford - Director

I have lived in the City of Bayswater for over 50 years. I retired from Telstra after 33 years, and then decided to put back into the community some of what I took out raising a family. I started a small software/consultancy business and wrote many programs for community groups and small businesses. I then became interested in the workings of the City of Bayswater and stood for and became a Councillor in 2001 and I am still a Councillor today. This position led me to become involved in the

City of Bayswater Aged Care as a Board member until it was included as part of the City operations. I also became a Board member of Bayswater Child Care and I am still on the Board now even though it has separated from the city. I am also on the Board of Hampton Park Primary School.

My involvement with BCFSL started over 10 years ago when I was elected to be on the Board, when the second **Community Bank**® branch in Noranda was opened. I have served on many committees and been involved in staff appointments, alterations to branch layouts, community events and expansion activities.



Steve representing his hockey club, the mighty Newman Knights.

Steven Brown - Director

I have been a Director of BCFSL for over 10 years. I enjoy the challenges of running a business in the finance sector that also balances profits with significant community contributions.

I am a Director at Lynn & Brown and have been part of the team since 1996 so it's safe to say I have plenty of experience within the firm, as well as the local legal landscape. I manage the business and work on commercial law matters. The best bit of

my job? Helping people achieve success in life and resolving their problems. I like to think I am a bit like my favourite character, Atticus Finch.

Just like Atticus, I am much more than a Lawyer. In my spare time, I play hockey, enjoy a spot of geocaching with my kids in addition to gardening, bonsai-style.

Political TV dramas are my thing, with 'The West Wing' and 'House of Cards' being two of my favourites. I am also into the great outdoors and one day I hope to attempt an Mt Kilimanjaro climb.

I enjoy being involved in the community. I am a life member of the Central Eastern Business Association, the Chairperson of Sacred Heart Primary School Highgate's school Board and a committee member at the Newman Knights Hockey Club.



Louise at the annual Melbourne Cup lunch for the Lung Institute of WA with Australian tennis star Casey Dellacqua.

Louise Rowe - Director

I am currently employed as the Director of Corporate Communications at Tourism Western Australia. I have extensive experience in broadcast journalism, having worked predominantly in the studios and newsroom at 6PR and 96fm in Perth where my roles included Current Affairs Talkback Host, Producer and Newsreader.

Following my radio career, I joined the Department of Corrective Services in Western Australia where I specialised

in government corporate communications and issues management, was responsible for media management, ministerial liaison and

stakeholder communications. I completed a cadetship in journalism in 1993 and have an Advanced Diploma of Business Management and Advanced Diploma of Correctional Management.

I have lived in the City of Bayswater for most of my life and am a former member of the Bayswater State Emergency Service. I have also held fundraising roles supporting the Lung Institute of Western Australia and I am committed to animal welfare, including greyhound fostering for Greyhounds as Pets.



Greg with his fellow Baysie Rollers at a local Bayswater Village event.

Greg Da Rui - Director

I am an AACPA Accredited Pharmacist and Proprietor of Pharmacy 777 Bayswater and Pharmacy 777 Maylands and Wray Avenue Pharmacy. I am also an Advisory Board Member of the Pharmacy 777 Group, a WA group of 28 community pharmacies.

My other professional achievements also include being

a Branch Committee member of the Pharmacy Guild of WA and Member of the Clinical Commissioning Committee of Perth North Primary Healthcare Network.

I am a proud advocate of community groups, activities and events. I am a Director of BCFSL, which operates two **Community Bank**® branch franchises in Bayswater and Noranda, Chairperson of the Bayswater Village Retailers Association which represents the traders in the Bayswater Village Town site and Chairperson of the Baysie Rollers, a community organisation supported by The City of Bayswater and BCFSL to create soft activation activities in the Bayswater Town Centre.

I was also the former Chairperson of St Columba's Primary School Bayswater.



Ron at the new Nature Playground located at Bert Wright Park.

Ron Gascoigne ED RFD - Director

Formerly a manager with ANZ Bank (37 years) and previously a resident of the City of Bayswater for 44 years. In that time my wife and I raised three children through schools in the district to adulthood.

My community activities were mainly with the Bayswater Amateur Swimming and Life Saving Club as a Committee Member for 36 years and retired as a Life Member and President for 14 years. During that time more than

1,000 local children learnt to swim through classes that I conducted.

During 35 years' service with the Australian Army Reserve I was awarded the Efficiency Decoration (ED) and the Reserve Forces Decoration (RFD) and retired with the rank of Major. In 2005 I arranged the incorporation of The Peripheral Neuropathy Support Group Inc and registration as a Not for Profit Charitable Organisation and continue as Chairman/Secretary.

I was a foundation member of the Noranda Steering Committee, and from this I joined the Board of BCFSL in 2005. I have participated in every National Conference since then. I am currently a member of the Finance Committee and the Community Committee. I fully understand and support the principles of community involvement of Bendigo Bank.

Message from the Senior Branch Manager.

This year will see Bayswater **Community Bank**[®] Branch having been open for 17 years and Noranda **Community Bank**[®] Branch open for 13 years. I am also proud to say that I celebrated 15 years as the manager of our two branches in July 2017.

After such a long time in the role, I feel that it is important to continually reflect on not only what we have achieved but on how we continue to evolve and meet the changing landscape that we operate in. We have been successful as a company for many years, however, I will always strive to ensure that we continue to grow.

This should not only be measured by our growth in profitability, loans, deposits, customers or necessarily pure financial goals but just as importantly by the way in which we impact and improve the communities in which we operate.

As a Bank Manager, to have been able to make an impact on the lives of our local community in ways other than just monetarily, makes my career with Bayswater Community Financial Services Limited so worthwhile. This is without doubt one of the reasons why I still feel as energetic and enthusiastic about my role with the company as when I started with the bank 15 years ago.

Thank you to all of our amazing staff past and present as well as our Board of Directors who have always had the same energy and passion that I have and who have made the journey over the last 15 years so enjoyable.

I am proud to say that our company continues to be a significant contributor to our local area and enjoys a terrific reputation within the **Community Bank**[®] network for so many different reasons.

Sean Kay
Senior Branch Manager

Awards.

Branch of the Month.

Bayswater **Community Bank**[®] Branch celebrating their Branch of the Month win for December 2016.



Hall of Fame.

BCFS Board ecstatic about their Hall of Fame win at the 2015 Bendigo Bank National Conference.



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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

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