

Message from the Chairman

The year ahead promises to be one of excitement for our community and customers. Bayswater Community Financial Services Ltd is about to announce its first major investment in our community project following the very successful community forum held last year. The project involving several other foundation organisations will be announced shortly and our Board is excited that this project will truly be a sign that our **Community Bank®** branches in Bayswater and Noranda are committed to making our region a better place to be.

Secondly, our Board has given in principle support to joining Mundaring Community Bank® Branch and moving towards the first stage in seeking pledges to open a Community Bank® branch in Midland. This expansion of the Community Bank® company is in its early stages and while several meetings have been held, it is hoped that like our Bayswater and Noranda Community Bank® branches, this new branch will be strongly supported. A formal launch is planned for the middle of this year into this project.

2013 promises to be an exciting year for all of us.

Barry McKenna Chairman



Above left to right: Sean Kay, Elenor Bye, Jackson Vickery, Georgia Nielsen and Barry McKenna.

Ian McClelland Scholarship

With the success of our inaugural John D'Orazio Memorial Scholarship in 2012, Bayswater Community Financial Services Ltd has continued their support of the scholarship program.

As part of our commitment to building stronger communities, \$5,000 will be provided to three academically capable local students to further their tertiary education with an opportunity for an additional year of funding depending on academic performance.

2013 has seen a change in the scholarship name to honour Mr Ian McClelland. An Honorary Freeman of the City for his 23 years of service to the local community, Ian brought the **Community Bank®** concept to Bayswater when the last bank moved out of the area in 2000. The rest, as they say is history.

With some excellent applicants, Bayswater and Noranda **Community Bank®** branches are pleased to announce three scholarship recipients for 2013.

After much deliberation, the lan McClelland Scholarship has been awarded to local Bayswater resident, Jackson Vickery towards his Design and Music studies at the University of Western Australia. An active school participant especially in the field of music, Jackson has aspirations to become an Architect.

We have also offered a special one year scholarship to an exceptional young lady, Elenor Bye who, despite having Cerebral Palsy, continues to further her studies and has a long-term goal to work in the area of disability services or advocacy for other people with disabilities. She hopes to achieve this through the completion of a Human Resources course at TAFE.

This is the second consecutive year that a scholarship has been offered by Bayswater and Noranda **Community Bank®** branches. In 2012 the John D'Orazio Memorial Scholarship was awarded to Bayswater student Georgia Nielsen to study Creative and Professional Writing at Curtin University and in 2013 this support has been continued with Georgia making strong progress in her chosen course.

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 movements

2012 has seen several staff changes across both branches which have also seen some of our staff take on more challenging roles and promotions.

Bayswater Community Financial Services Ltd believes in investing in our staff and promoting from within to reward and retain staff loyalty.

Often during times of staff movement, it can be challenging and it has been pleasing to see that our staff have maintained their high standard of customer service whilst taking on more



Andrew Cooke

New Employee: Full-time Customer Service Officer, Bayswater

responsibility when required.

Sheryl Jurkov

Previous Position: Part-time Customer

Service Officer, Bayswater

Current Position: Part-time Customer Service Officer. Noranda



Previous Position: Part-time Customer

Service Officer, Noranda

Current Position: Full-time Customer Service Officer, Bayswater



Rebecca McCartney

New Employee: Full-time Customer Service Officer, Bayswater

Liz Richter

Previous Position: Senior Customer Relationship Manager - Operational,

Bayswater

Current Position: Senior Customer Relationship Manager - Lending, Noranda

Natalie Ryan

Previous Position: Senior Customer

Service Officer, Noranda **Promoted to:** Senior Customer

Relationship Manager - Operational,

Bayswater

2012 Grant Recipients

The Board of Bayswater Community Financial Services Ltd are pleased to return profits to the local community and in 2012 our grants increased from \$2,000 to \$2,500 for each recipient.

Presentations were made on 7 November 2012 to those groups who made successful applications for grants in our 2012 program.

We are proud to announce that we were able to assist the following local groups with their projects, all targeted to the local community in which our branches are based:

ANA Rowing Club	Brockman Community House
Catch Music	Embleton Little Athletic Club
Friends of Oxfam (WA) Inc	Morley Bowling Club
Maylands Historical & Peninsula Association	Hillcrest Parents and Citizens Association
Noranda Netball Association Inc	Paediatric Nursing Services Limited
Technology Assisting Disability WA (TADWA)	The Scout Association of WA (Bayswater Sea Scout Group)

This would not be possible without the support of our customers, so on behalf of our grant recipients, thank you for banking with Bayswater and Noranda





Above: Catch Music. Left: 1st Bayswater Sea Scout Group.







Bendigo and Adelaide Bank Limited, The Bendigo Centre, Bendigo VIC 3550. ABN 11 068 049 178. AFSL 237879. (BMPNL0574) (04/13)

Bayswater and Noranda Community Bank® branches

Bayswater **Community Bank®** Branch 14 King William Street, Bayswater WA 6053

Phone: 9370 3899

Website: 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

Website: www.bendigobank.com.au/noranda

Opening hours: Monday to Friday 9.00am - 5.00pm and

Saturday mornings 9.00am - 12 noon

Need Insurance? we have it covered

Drop into your nearest branch at 14 King William Street, Bayswater 9370 3899 or Shops 13 & 14 Noranda Shopping Village, Benara Road, Noranda 9375 2494 to obtain a quote or arrange cover.

You should consider the Product Disclosure Statement available from any branch before making a decision. Bendigo Home & Contents Insurance is issued by CGU Insurance Limited ABN 27 004 478 371 AFSL 238201. Bendigo and Adelaide Bank Limited ABN 11 068 049 178 AFSL 237879. IN14 (183272_v1) (5/04/2013)

