

Community Snapshot

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

August 2012

Bayswater Paddlesports Club
(2011 Grant recipient)

Watch the **Community Bank®** story at
www.bendigobank.com.au/snapshots



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

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

On behalf of the Board of Bayswater Community Financial Services Limited and shareholders along with the customers and staff of our **Community Bank®** branches in Bayswater and Noranda, I would like to congratulate Branch Manager Sean Kay on achieving 10 years of outstanding service. Sean's passion for his job has been one of the main reasons for our success over the past decade and he embodies the **Community Bank®** model of helping customers to be successful, which in turn helps to make communities successful. Having a constant and familiar face looking after all of your banking needs is what our customers have come to know us for. Well done Sean and we wish you many more years with our company.

It is pleasing to report another successful year for our shareholders with a 9.4% franked dividend to be paid based on the 2011/2012 financial years' result. We have also donated \$150,000 to Community Enterprise Foundation™, Bendigo

and Adelaide Bank's philanthropic arm which has been set aside for a future major community project. Combine this with our small grants program which donated in excess of \$25,000 during the last financial year and it can be seen that we had a truly outstanding year. Bayswater Community Financial Services Limited remains a leading community company within the Australian **Community Bank®** network.

With the success of our first Community Forum, the Board is working hard to deliver or assist with a community project that will benefit many in our district. This financial year promises much for all involved and I thank all of our customers for giving us the opportunity to make our community a better place to live in.

Barry McKenna
Chairman

A word from Georgia...

Being the first recipient of the inaugural John D'Orazio Memorial Scholarship, funded by Bayswater Community Financial Services Limited as part of the Bendigo and Adelaide Bank scholarship program has changed my first semester at university.

The \$5,000 scholarship has helped me and my family by relieving the massive financial strain university can bring. In the past few months I've learned it's all about lectures, tutorials, study, exams, readings, the library, a little socialising and student debt.

I had hardly even began the first semester when I realised I had borrowed money left right and centre to pay for my booklist and stationery, and I hadn't even started thinking about fees yet.

After receiving the scholarship and being able to repay my friends and family, a massive weight was

lifted from my shoulders. I have been able to cut down my hours at my part-time job to better juggle study and work, and I have been able to make my best investment so far: upgrading my computer to a laptop, which I can take to and from campus to take lecture notes and work on my assignments.

I have also been invited to become further involved with the branches and the Board through becoming a youth observer and being encouraged to attend the monthly Board meetings, as well as other events such as the recent Community Forum held in May.

The scholarship has proved to be a fantastic opportunity for me and the friendly support of Sean Kay, Leh Miin Tan, Barry McKenna and the rest of the delightful Board has, and continues to be, a pivotal point and milestone in my tertiary education.



Community Forum a success!

We were excited to be able to hold our first Community Forum on Wednesday 23 May 2012 at The Rise community centre in Maylands.

After advertising this event to local groups and shareholders we were delighted with the turnout. The event was designed to seek input from the communities of Bayswater and Noranda about how they would like to see their **Community Bank**[®] branches assist in the local area.

Participants were involved in round table sessions. At these sessions there were some excellent ideas from different groups and individuals. These ideas were able to be categorised into the following community areas of concern or need:

- Environmental
- Education

- Social Inclusion
- Economy
- Lifestyle/Arts
- Community.

The range of ideas included:

- Community Garden
- Greater use of riverfront area in Bayswater
- Computer literacy programs
- Activities to improve youth engagement
- Expanded playgroup/recreation facilities
- Multipurpose cultural/arts centre
- Support for small/new businesses.

These are just a few of the items discussed on the night.

Our intention now is to form a working party to look at the various suggestions raised and to

see which of these are likely to be feasible and also which of these we would be able to provide in conjunction with local, state or federal assistance.

We appreciate the time that attendees gave up to attend this event and we will of course provide regular updates on our progress in finding a project for our area that will benefit as much of our community as possible and make our area a better place to live in.



Bayswater & Noranda
Community Bank[®] branches



2013 Ian McClelland Scholarship 2 opens soon

Going to Uni in 2013, but struggling to pay?

As part of our commitment to help build stronger communities, the Ian McClelland Scholarship has been established to assist outstanding but disadvantaged first-time tertiary students.

The scholarship is a part of the Bendigo and Adelaide Bank scholarship program and aims to support first year students who, due to social or financial circumstances, would not be able to further their education.

After a successful campaign in 2012, we would like to invite potential applicants to apply for the 2013 Scholarship.

Applications open in December!

Applications are invited from 1 December 2012 from eligible students residing or at school within the City of Bayswater attending university for the first time in 2013.

Please see www.bendigoadelaide.com.au/scholarships for further information.

The Bayswater/Noranda Community Grants Program is a management account of Community Enterprise Charitable Fund
ABN 12 102 649 968 The Bendigo Centre, Bendigo VIC 3550 (S37367) (08/12)

Community Enterprise **Foundation**[™]

Shareholder news

Dividend payments soon, so now is the time to update your details.

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:

Phone: 9315 2333

Email: registrar@securitytransfer.com.au

Visit: www.securitytransfer.com.au

Bayswater Community Financial Services Limited 14 King William Street, Bayswater WA 6053 **ABN** 60 092 770 593

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

Bendigo and Adelaide Bank Limited, The Bendigo Centre, Bendigo VIC 3550. ABN 11 068 049 178. AFSL 237879. BMPNL0462 (08/12)

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