



Warmest wishes of the season

Made possible by the customers of

Bayswater and Noranda **Community Bank**® branches



Message from the Chair

Seasons Greetings!

As we begin to enjoy the festive season, I would like to reflect on the achievements of our company over the last year. Again we achieved a very healthy after tax profit of over \$160,000 which we were able to distribute to our community and shareholders.

Our company made national Bendigo and Adelaide Bank news as a community hero with the awarding of our youth scholarships. Our Board has committed to a major infrastructure project to be announced in 2014 and our Board has also committed to helping establish a new **Community Bank**® branch in Midland with Mundaring Community Financial Services Limited.

All these things occurred because of the hard work of all our Board members, our dedicated staff managed by Sean Kay, the goodwill of our shareholders and our loyal customer base who continue to trust and support Bendigo and Adelaide Bank.

As busy as 2013 was, the next 12 months hold the prospect of even more exciting developments. We are about to cross an important milestone with \$250 million under our management. Project Horizon, a new initiative by our national head office, offers the promise of delivering more to the entire **Community Bank**® network and our major project and investment in a Midland **Community Bank**® Branch should be near completion. Again, a year of increased prosperity lay ahead.

On behalf of the Board of Bayswater Community Financial Services Limited, may you all have a Merry Christmas and Happy New Year.

Barry McKenna

Barry McKenna
Chairman

Bayswater and Noranda **Community Bank**® branches



John D'Orazio Memorial

Scholarship available

Applications are invited from eligible students residing or studying in the City of Bayswater attending university for the first time in 2014.

Drop into your nearest branch at 14 King William Street, Bayswater or Noranda Shopping Village.

In 2013 we helped Georgia Nielsen, Jackson Vickery and Elenor Bye with a \$5,000 tertiary scholarship each.



Who will we help in 2014?

The John D'Orazio Memorial Scholarship is a management account of Community Enterprise Charitable Fund ABN 12 102 649 968 The Bendigo Centre, Bendigo VIC 3550. 45198-15 (197877_v3) (17/10/2013)



www.bendigoadelaide.com.au/scholarships

A word of thanks from our Youth Observer and Ambassador

My name is Georgia Nielsen and I was the 2012 recipient of the John D'Orazio Memorial Scholarship. I am studying Creative and Professional Writing and Publishing at Curtin University.

I wanted to use this opportunity to express my gratitude to the staff and Board members of Bayswater Community Financial Services Limited (BCFSL).

I was so grateful when I received my letter informing me I was the successful applicant for their scholarship. The additional \$10,000 worth of funding over the past two years has helped me in so many different ways, including assisting with materials, books and most importantly, a new laptop.

The staff and Board members have been so welcoming, generous, and accommodating

towards me. I have been included in meetings and networking, giving me both an insight into the way a **Community Bank**® branch operates and an idea of what pursuing a career in this industry would be like. I have also been able to meet new, interesting people and form valuable relationships I hope to continue for many years to come.

I would also like to commend the Bayswater and Noranda **Community Bank**® branches and the Board for all of the opportunities they have provided me with over the past two years. As well as valuable experience, I have also been invited to attend functions, like last year's Annual General Meeting, the 2012 Community Forum and the Seniors Concert. I have also been offered various opportunities to be published in the company newsletter, chances I have seized, as they are respected additions to my CV.

I wanted you all to know how much I have managed to achieve with the support and funding of our community and our branch. Over the past two years I have been able to focus primarily on my tertiary education without worrying about finance. I have achieved several high distinctions in my units, and I have learnt skills from observing the way your **Community Bank**® company Board functions to serve me throughout the rest of my education and beyond.

I have always strived to represent the branches in a favourable and energetic light. I have thoroughly enjoyed my time affiliated with the Bayswater and Noranda **Community Bank**® branches, and look forward to the years to come.

Thank you.

Georgia Nielsen

Promoting healthy living

Bayswater and Noranda **Community Bank**® branches are passionate about the environment, so when we came across this innovative program, we jumped at the chance to get involved. Having the ability to provide this 'hands on' approach to education is a significant benefit to students.

It is important that children become more aware of ecology and its value and how looking after it will ensure the sustainability of our environment. Being involved in growing their own vegetables from seed to harvest meant the children were more aware of the health benefits of eating organic produce.

The children of Morley Primary School enjoyed the fruits of their labour, harvesting their crops in September to make a cheesy vegetable bake.

The success of this project would not be possible without the hardworking and passionate teachers driving it, so many thanks to Michelle Fahie and the support of her fellow teachers.



Thank U

Bayswater and Noranda **Community Bank**® branches would like to use this opportunity to thank our customers for their support.

Thanks to U, we have been able to contribute over \$205,000 since January 2013 to our local community. This includes contributing to Beechboro Little Athletics Club, Star Mites Gymnastics, Noranda Primary School, plus over 30 other community groups.

That's because with each Bendigo and Adelaide Bank product or service you use - money goes back into our community.

So thank U for making a difference to your banking and your local community.



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

Bayswater Community Financial Services Limited

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

U can find our branches at...

Bayswater – 14 King William Street, Bayswater Phone: 9370 3899 Website: www.bendigobank.com.au/bayswater

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.

Bendigo and Adelaide Bank Limited, The Bendigo Centre, Bendigo VIC 3550. ABN 11 068 049 178. AFSL 237879. BMPNL0692 (11/13)



The Bayswater and Noranda **Community Bank**® branches are doing deals on home loan packages, which adds up to interest rate discounts, reduced fees and added flexibility for you.

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

All loans are subject to Bendigo Bank's normal lending criteria. Fees, charges, terms and conditions apply. Bendigo and Adelaide Bank Limited ABN 11 068 049 178 AFSL/Australian Credit Licence 237879. S41790J (200795_v1) (20/11/2013)

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