



Community Snapshot

Bayswater and Noranda
Community Bank® branches



Message from the Chairman



Dear shareholder/community member,
It has been almost 12 years since Bayswater **Community Bank**® Branch opened its doors and almost eight years since we successfully opened Noranda **Community Bank**® Branch. During this time we have seen our local economy, area and environment change dramatically. Despite these changes and challenges, Bayswater Community Financial Services Limited (BCFS), the Company which operates the branches, has continued to serve our local community and make significant donations to many of the fantastic organisations and groups that

make Bayswater and Noranda such wonderful places to live and work. As a shareholder, we hope that you take pride in the knowledge that your support of our branches has resulted in a significant dividend to our community. As a member of our community, we hope that you have benefitted from some of the financial prosperity that we have tried to deliver to our local area. As a Company we want to know more about what our shareholders and community members think we can do to further enhance our local area. We are arranging a community forum to give our shareholders,

community groups and individuals the opportunity to do just that and hope that you will be able to join us. We welcome your feedback and will continue to provide the highest quality service and best value banking products that meet your needs. We look forward to seeing you at our community forum and again many thanks for all of your support over the years.
Barry McKenna
Chairman



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Community Forum Invitation

"Share your big ideas for Bayswater & Noranda"

You are invited to discuss local community projects that could be undertaken with the aid of funds generated by the Bayswater & Noranda **Community Bank**® Branches.

When	Wednesday 23 May 2012
Time	6pm – 8pm with light refreshments provided
Where	Function Suite, The Rise, 28 Eighth Avenue, Maylands
RSVP	Leh Miin Tan, Administration Manager on 9370 3899 or bcfs@our.own.net.au by Friday 18 May 2012 <small>Note – Maximum of two representatives from any individual group/ committee.</small>

Projects may be small, large, one-off or ongoing and also be carried out with other community groups, local, state or federal government.

We look forward to seeing you there.

Good for **U**
AND your
community

Bendigo and Adelaide Bank Limited
ABN 11 068 049 178 AFSL 237879
(S40184) (04/12)

2011 Grant recipients

For too long community groups and organisations have had to apply to rigid funding programs run by people outside their local community.

Bayswater and Noranda **Community Bank**[®] branches recognise the strength of our local community organisations and decided to change this traditional approach. In 2011, we invited local community groups to submit their most innovative ideas to improve the local community with \$2,000 in funding.

We were able to assist the following community organisations with their projects:

Bayswater Family Centre
Bayswater Paddlesports Club Inc
Bayswater Playgroup
Bayswater Primary School P&C Association
Bayswater Senior Citizens Association
Camboon Primary School Parents & Citizens Association
ECHO Community Services - Bayswater
Embleton Primary School
Lockridge Community Garden
Maylands Autumn Club Inc
Noranda Primary School
St Columba's Primary School, Bayswater



Shares for sale

If you are interested in purchasing shares for Bayswater and Noranda **Community Bank**[®] branches then please contact Security Transfer Registrars on (08) 9315 2333 or via email: registrar@securitytransfer.com.au



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

U can find our branches at...

Bayswater – 14 King William Street, Bayswater WA 6053 Phone: 9370 3899 Website: www.bendigobank.com.au/bayswater

Noranda – Shops 13 & 14 Noranda Village Shopping Centre, 58 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.

Bendigo and Adelaide Bank Limited, The Bendigo Centre, Bendigo VIC 3550. ABN 11 068 049 178. AFSL 237879. BMPNL0417 (01/05/12)

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

John D'Orazio Memorial Scholarship



BCFS recognise the importance of education and providing our youth equal opportunity to pursue tertiary education. Unfortunately, family circumstances such as unemployment, illness and debt can have a significant impact on a young person's ability to further their education. With this in mind, BCFS launched the inaugural John D'Orazio Memorial Scholarship.

Aptly named after John D'Orazio, a major supporter and campaigner of **Community Bank**[®] branches in the area, this scholarship will support a local student with tertiary study-related costs.

After reviewing some excellent submissions, BCFS was proud to announce local Bayswater resident, Georgia Neilsen with \$5,000 towards her journalism degree at Curtin University with an opportunity for a second year of funding depending on her academic performance.

Bayswater Community Financial Services Limited

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

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

 **Bendigo Bank**