



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

## Message from the Chairman.

The last financial year has been an exciting time for Bayswater Community Financial Services Limited (BCFSL) with many major projects and decisions completed by the Board which are all aimed to make our community a better place to live in and our banking services to our customers better.

In this newsletter, you will read about three major projects we have committed to this year.

Also, from a strategic point and due to current market conditions, the Board has decided not to continue with being a partner in the Midland Project. Other opportunities may arise in the future for our company to expand, however the Board is currently focused on delivering completed outcomes to their major decisions.

**Barry McKenna**  
Chairman

## Hall of Fame inductees.



We are proud to announce our recent induction into Bendigo and Adelaide Bank's Hall of Fame. Since opening our Bayswater branch in 2000 and Noranda branch in 2004, our company has contributed more than \$1.5 million back into our community in funding vital projects and initiatives.

This award is recognition of the hard work of our Directors and branch staff and shows what a locally owned company can achieve if it has the backing of its community. We would like to use this opportunity to thank and invite the entire community to share in this award as we wouldn't have achieved as much as we have, without the support and banking business of our local customers and shareholders.

## Staff news.

BCFSL believes in investing in our staff and promoting from within to reward and retain staff loyalty. This has led to several staff changes across both branches.

### New employee:

#### **Darren Ricketts – Branch Manager, Noranda**

We would like to take this opportunity to welcome Darren to our **Community Bank®** branches' family. Darren has a strong lending background, having operated his own brokering company for over 10 years. This new position has been seen as a necessity to ensure our Noranda branch can provide the levels of service and support to our customers that they deserve.



Darren



Donna Madeleine Nuala Rada Sarah Sheryl

**Donna** – Full time Customer Service Supervisor, Noranda

**Madeleine** – Full time Customer Service Officer, Bayswater

**Nuala** – Full time Customer Service Officer, Noranda

**Rada** – Full time Customer Service Officer, Noranda

**Sarah** – Full time Customer Service Officer, Bayswater

**Sheryl** – Part time Customer Service Officer, Bayswater

## Upcoming events.

**Annual General Meeting** – Monday 9 November 2015, 6.30pm.  
First Floor, Ascot Racecourse, 71 Grandstand Road, Ascot.

**Annual Grants and Photo Competition Presentation** – Monday 9 November 2015, 7.30pm. First Floor, Ascot Racecourse, 71 Grandstand Road, Ascot.

**John D'Orazio Memorial Scholarship** – Applications open 1 December 2015 – 25 January 2016. [www.bendigobank.com.au/scholarships](http://www.bendigobank.com.au/scholarships)

**2016 Photo Competition** – Applications open 9 November 2015 – 27 May 2016.

Pictured in banner above: Hillcrest Primary School (2014 Grant Recipient).

# What a year it's been!

## Community projects

Our 2014 grants program was a massive success, with a myriad of innovative projects and applications received. In a landmark decision, the Board decided to award all 43 applications a grant.

The Board is proud to have assisted the following community groups with delivering their valuable projects:

1st Bayswater Seascout Group	Bayswater Organisation of Loan Toys	Noranda Primary School P&C
55 Central	Bayswater Senior Citizens Association	Noranda Tennis Club
Altone Park Social Bowlers	Beechboro West Swan Scout Group	One World Centre
Ashfield Primary School	Camboon Primary School P&C	Paws and Claws Cat Club
Balga Senior High School - Formula 1 in School Project Teams	Central Aquatic Swimming & Lifesaving Club	Playgroups with Pride W.A.
Bayswater Art Society	Citizen Advocacy Eastern Suburbs	Polish Ethnic School
Bayswater City Neighbourhood Watch	East Beechboro Primary P&C	Scorpions Netball Club
Bayswater Croquet Club	Embleton Little Athletic Club	St Columba's Primary School
Bayswater Football Club	Guildford Primary School	Stand By Me Youth Service (WA)
Bayswater Historical Society	Hampton Park Primary School P&C	Technology Assisting Disability WA (TADWA)
Bayswater Lacrosse Club	Hillcrest Primary School	The Couch Community TV Program
	Maylands Bowling Club	The Scale Modellers Club of WA
	Maylands Sports and Recreation Club	The Shopfront
	Morley Bayswater Junior Cricket Club	Voyces
	Morley Eagles Softball	Western Australia Scale Model Expo
	Nami's Artroom	
	Noranda City Football Club	

This level of support would not have been possible without our customers, so on behalf of our community groups, thank you for banking with us and giving back to your local community.

## Noranda Community Bank® Branch turns 10!

We helped celebrate this milestone by holding two events, a morning tea on Friday 3 October and a sausage sizzle on Saturday 4 October 2014. The response was phenomenal with many families enjoying the music, proudly provided by Catch Music as well as an impromptu dance off by our very own Piggy.



## Bendigo Home Loans.

A fresh start is the start of something bigger.

While you're having your cuppa, ask yourself; "Can I do better with my home loan?"

Bendigo Bank customers are paying off their home loans at a record rate<sup>^</sup>.

**Bendigo Bank**  
Bigger than a bank.

So, consider a home loan from Australia's most reputable bank.

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

[bendigobank.com.au](http://bendigobank.com.au)



Terms, conditions, fees, charges and lending criteria apply. Full details available on application. Bendigo and Adelaide Bank Limited ABN 11 068 049 178 AFSL/Australian Credit Licence 237879. <sup>^</sup>Based on excess repayment figures since 2012. \*As ranked by AMR Corporate Reputation Index 2015. The 60 companies included in the Reputation Index are sourced from the IBIS World Top 1000 Company list. The Reputation Index collates insight direct from consumers, and does not rely on any information provided by the companies being studied. S52650-13 (274122\_v1) (15/09/2015)



## Major projects.



### Constable Care Road Safety School.

In 2013, we committed \$250,000 as a Foundation Partner towards the new Constable Care Road Safety School being built on Guildford Road, Maylands. We are very excited about this project as it highlights our commitment to our local community.

Road trauma is the leading cause of death for children in WA, and the second leading cause of hospitalisation for serious injury. WA has the highest state road toll in Australia and tragically our children make up a disproportionate number of these deaths when compared to other states and territories.

This traffic school will be WA's only safety experiential learning centre, where children aged 4-11 years can practice road and public transport safety skills in a realistic urban environment that links the classroom road safety curriculum to practical skills. The Centre will recreate Perth's streets in detail, including scale buildings, working rail platforms and crossings, traffic lights and intersections, with every road element likely to be encountered by a child pedestrian or cyclist represented onsite.

The centre expects more than 20,000 children to take part in structured learning programs each year, with up to 150 children visiting per day to learn and practice pedestrian, bike, scooter and public transport safety skills in a safe, realistic and engaging setting.

Without our initial commitment, this vital \$1.7 million project would not have been able to get started. The Constable Care Road Safety School is envisaged to be completed by mid 2016.

### John Forrest Secondary College Career Advisory and IT Support Centre.

Thanks to the support of Bayswater and Noranda **Community Bank**<sup>®</sup> branches, the youth and local community now have access to a new Career Advisory and IT Support Centre.

In 2013, during a meeting with the principal of John Forrest Secondary College about our scholarship program it was advised to the Branch Manager that the school had future plans to build a new Career Advisory and IT Support Centre. Our **Community Bank**<sup>®</sup> company had been looking to partner with a local organisation to support a major initiative in the area and this seemed like a great opportunity for our area.

With a total project cost of \$484,000 it was obvious that although the school itself had worked hard to save money towards the project, they would not be able to complete the project without our support.

After reviewing the feasibility plans and a period of consideration, the Board of Directors and the trustees of our Community Enterprise Foundation™ account approved a grant of \$150,000 to John Forrest Secondary College.

The overall project will:

- create a new IT department for all students;
- create a careers advice centre for students and community members;
- incorporate a learning centre which will provide the parents of children at the school with access to IT support and training (the school has approximately 60% of students with English as a second language).



The Career Advisory and IT Support Centre will provide a community hub for students, families and local residents to access assistance in a supportive environment. It will run adult programs to assist parents and other local community members to increase their computer literacy and employment application skills.

The opening of the Career Advisory and IT Support Centre is an indication of things to come and we will continue to be an important part of the local community.

### Environment House.

We have always prided ourselves in being an environmentally sustainable business, investing in solar panels on our Bayswater **Community Bank**<sup>®</sup> Branch, changing all our lighting to LED in both our branches, recycling majority of our waste and adopting energy conscious behaviour (such as turning off all electronic devices at the end of every business day or when not in use). We are now extending this message to schools via our \$20,000 partnership with Environment House.



Environment House will be assisting us with delivering environmental projects to schools (such as worm farms, organic gardens, energy audits, sustainable living and much more) over the next three years.

If you are interested in getting involved or learning more about this organisation, check them out on [www.envirohouse.org.au](http://www.envirohouse.org.au)

We were able to assist with other smaller/short term projects via our community grants programs, such as the Freedom Wheels Program run by Technology Assisting Disability WA where bikes are customised for children with disability, public art murals, community gardens, and supporting local school projects, just to name a few.

John D'Orazio Memorial

**2016 Scholarship available.**

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



[bendigobank.com.au/scholarships](http://bendigobank.com.au/scholarships)

The John D'Orazio Memorial 2016 Scholarship is a management account of Community Enterprise Foundation Charitable Fund ABN 12 102 649 968 (the Fund), The Bendigo Centre, Bendigo VIC 3550. Sandhurst Trustees Limited ABN 16 004 030 737 AFSL 237906, a subsidiary of Bendigo and Adelaide Bank Limited ABN 11 068 049 178 AFSL 237879, is the trustee of the Fund. (S53013) (08/15)



## 2015 Scholarships.



In 2015, we awarded the Ian McClelland Memorial Scholarship to a worthy applicant, Collin Wiyoto Suryacitra.

Collin graduated from Mt Lawley Senior High School last year with high honours and is now pursuing his Psychology/Bachelor of Science degree at the University of Western Australia (UWA). Collin is an active community member and has been involved in a number of community events, including volunteering at a Cambodian orphanage, member of the Rotary Interact Club and being part of a three-day tree planting project with the Rottneest Society.



Being able to share his native language and helping those whose English is their second language is important to Collin. As such he is giving back by volunteering as an Indonesian conversation tutor at UWA and English teacher assistant at Lynwood Senior High School Intensive English Centre. In May, he performed at the Multicultural Student Union (MSU) Charity

Concert with all proceeds going towards the Oaktree Foundation. The Oaktree Foundation is the largest youth run organisation, whose aim is to eradicate extreme poverty worldwide.

Collin will soon be commencing on a six-month internship for the Department of Local Government and Communities - Office of Multicultural Interest as part of the research team on Community Language Schools in Perth. Collin is especially excited about this opportunity as he will be able to practically use his skills in the area of psychology, communication and languages - which he is truly passionate about.

Collin hopes to become a Clinical Neuropsychologist when he graduates to help improve the mental health and wellbeing of his local community.

Bayswater and Noranda **Community Bank**<sup>®</sup> branches were also proud to award Mae Anthony and Amy Liew their second year of scholarship funding.

Mae is enjoying her Bachelor of Music degree at the Western Australian Academy of Performing Arts (WAAPA) and has been actively pursuing her love of music. Mae recently performed in a piano and percussion concert for WAAPA called "Music of the Spheres" and regularly performs for the Bayswater Bowling Club. She also tutors piano to local youths.

Mae relishes the in-depth study into the psychology of how people learn music and is considering further studies into music psychology or music therapy areas where she hopes to establish her career in.

Amy is pursuing her Bachelor of Primary Education at Edith Cowan University and hopes to become a primary school teacher when she graduates. An active Youth Leader at her local church, Amy's passion for teaching and the community is evident in the numerous hours she extends towards leadership roles within the youth group on a regular basis which includes a bi-annual 3 day youth camp which she leads with other members of her church.

Keen to put her skills and education into practice, Amy is working at a Zig Zags out of School Hours Care facility. Amy is also conducting her practicum at the South East Metropolitan Language Development School which provides full time supportive educational placement for children from Kindergarten to Year 3 who have severe language disorders or difficulties.

## Staff service recognition.

The success of our **Community Bank**<sup>®</sup> branches are built on excellent customer service and competitive products. Our staff are committed to ensuring our customers are looked after and have suitable products working for them.

Kristina – 5 years

Mark – 5 years

Natalie – 10 years



## Director service recognition.

The backbone of our company, our Directors are committed to ensuring banking services are retained in our local community and profits are returned to making our community a better place to live in.

Barry McKenna – 15 years

David Kelly – 15 years

Denise Beer – 10 years

Rod Stonehouse – 10 years

Mike Anderton – 10 years

Ron Gascoigne – 10 years



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.

## Bayswater and Noranda **Community Bank**<sup>®</sup> branches

### Bayswater

14 King William Street, Bayswater WA 6053

Phone: 9370 3899

Website: [www.bendigobank.com.au/bayswater](http://www.bendigobank.com.au/bayswater)

Opening hours: Monday to Friday 9.00am – 5.00pm  
and Saturday mornings 9.00am – 12 noon

### Noranda

Shops 13 & 14 Noranda Shopping Village,  
Benara Road, Noranda WA 6062

Phone: 9375 2494

Website: [www.bendigobank.com.au/noranda](http://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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