



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

Message from the Chair.



At Bayswater Community Financial Services we measure success in a number of ways. Being a bank, financial success is of course a key factor and I am pleased to say 2018 has been successful for our company and our shareholders.

Being **Community Bank®** branches, we also measure success through the change we can effect in the community. After the successful launch of the Constable Care Safety School in 2017, our Board has become even more focused on the ways we can achieve more significant outcomes for our community.

With the support of our customers, the base of our overall portfolio grew to more than \$300 million last financial year which



Constable Care Safety School.

is a great achievement for any **Community Bank®** branch. In turn, we have been able to gift significant amounts to a number of worthy causes, many of which are detailed in this newsletter.

In recent times there has been a large spotlight on banking standards in Australia. Now more than ever, we are proud to be part of Australia's pioneering **Community Bank®** model, which this year celebrated 20 years of partnering with communities across Australia. We are also proud of the fact that Bendigo Bank was recently named by Roy Morgan as Australia's third most trusted brand and most trusted of all the banks.

This is perhaps the biggest measure of success – the satisfaction of our customers – and I want to thank each and every one for choosing us. Thank you to our shareholders also. Your support has been vital to enhancing the prospects and outcomes within our community.

Of course, any organisation is only as good as its people. Thank you to my fellow Board members and in particular to our Senior Branch Manager Sean Kay and the dedicated and professional teams at both our Bayswater and Noranda **Community Bank®** branches.

Congratulations to everyone who contributed to our many successes in 2018.

Barry McKenna
Chair

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, Alan Radford, Louise Rowe.

Bank purchases new premises.

Bayswater Community Financial Services Limited made a significant purchase in July this year, successfully bidding at auction for a property at 83 Whatley Crescent, Bayswater.



Originally constructed as a banking chamber in 1975, the 335sqm building was most recently occupied by an Elders Real Estate office.

Located directly opposite Bayswater Train Station, in the heart of Bayswater's vibrant town centre, the property lends itself to a number of mixed uses. The Board is currently working through a number of exciting ideas.

While the long-term plan is to relocate our Bayswater **Community Bank**[®] Branch to this site, there is no timeframe on that decision at the current time.

Youth Mental Health Project.

A new community giving initiative by Bayswater and Noranda **Community Bank**[®] branches has seen a free youth mental first aid course delivered in the area.



The course teaches participants how to help adolescents who are developing a mental illness, experiencing a worsening of an existing mental health problem, or in a mental health crisis.

The bank instigated the project after hearing about a growing need for youth mental health support from schools and sporting groups we regularly engage with. The aim of the project is to provide young people with the support and skills to positively affect the social and emotional wellbeing of other young people in our area.

The success of this pilot program will be assessed, with a view to funding more courses in the future.

Community giving.

Since September 2000, Bayswater and Noranda **Community Bank**[®] branches have returned over \$1.8 million to the local community in the form of grants, sponsorships and gifts. This is made possible by the **Community Bank**[®] model that sees profits returned to the community.

Giving in 2018 has included:

- paying rates and utilities for the building housing Future Bayswater, a community group committed to the reinvigation of the Bayswater Town Centre
- funding the attendance of four local students at Camp Hero, run by zero2hero. The camp equips students with the skills required to become mental health leaders and ambassadors in their communities
- \$3,000 to community group Baysie Rollers to help fund events to promote Bayswater Village
- \$20,000 to help school children learn vital skills at the Constable Care Road Safety School in Maylands
- \$25,000 to assist the environmental and education work of Environment House Bayswater
- \$5,000 to enable Bayswater Waves and the Rise to run the MyZone system, an innovative heart rate-based system that uses wireless and cloud technology to accurately and conveniently monitor physical activity
- \$5,000 to Ashfield Primary School for infrastructure to enable the school to move into the 21st century
- A significant contribution of \$200,000 to our community enterprise account for future use on worthy community projects.



Environment House.



Baysie Rollers.



MyZone.



Constable Care Safety School.



Future Bayswater.



Ashfield Primary School.

Recognising success.

Congratulations to our Bayswater and Noranda **Community Bank**[®] branches who placed second and third respectively for Branch of the Year at the Bendigo and Adelaide Bank WA Annual Awards in August. Bayswater also took out the gong for Highest Branch Lending Growth.

Our Administration Manager Leh Miin Tan received a Pride of Work award from the Rotary Club of Morley in May. Leh Miin was recognised for, among other things, fully embracing the ethos of the **Community Bank**[®] model by giving back to the community, and her enthusiasm and passion which helps build vital connections and adds to the social fabric in the City of Bayswater. Well done Leh Miin, we are very proud of you.

Congratulations to Senior Branch Manager Sean Kay, celebrating 15 years at Bayswater and Noranda **Community Bank**[®] branches, Deputy Chair Denise Beer who celebrated 10 years in the role, and Customer Relationship Officer Donna Anderson, celebrating 10 years with the Noranda **Community Bank**[®] Branch.



Sean Kay award.



Denise – 10 years.



Donna – 10 years.



Pride of Work Rotary award.



Shareholder update.

Now's the time to register your email address with us online via www.securitytransfer.com.au

It makes it much easier for us to keep in touch with you, and helps the environment through reduced printing. Thank you!

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Connect Home Loan Package

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pa*

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Plus save \$625 on establishment fees[#]

Your sanctuary, your haven, your happy place. Whatever you call it, we'll help you own it.

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.



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

Terms, conditions, fees and charges apply. All information is correct as at 1 July 2018 and is subject to change. Full details available on application. Lending criteria apply. *Interest rate is current as at 1 July 2018. Rates and fees are subject to change. The comparison rate displayed is calculated for a Residential Variable Rate, Owner Occupied, Principal and Interest loan based on an amount of \$150,000. WARNING: This comparison rate is true only for the example given and may not include all fees and charges. Different terms, fees or other loan amounts might result in a different comparison rate. Offer is available to customers with new Owner Occupied, Principal and Interest home loans above \$150,000 with a loan to valuation ratio of up to 80%, and three additional or complimentary products taken as part of the Connect Package. Complementary products cannot be from the same product type. Offer ends on 30 September 2018. Credit provided by Bendigo and Adelaide Bank Limited ABN 11 068 049 178 Australian Credit Licence 237879. #To be eligible to save \$625 on home loan fees, application must be received by 30 September 2018. A new loan must be for External Refinance and/or Purchase and/or Construction for Owner Occupied property. (1205953.1212757.4) (408644_v1) (9/08/2018)

Walking the walk.

In addition to financial support, employees and Directors of Bayswater and Noranda **Community Bank**[®] branches roll their sleeves up and are active members of the community.

In 2018, employees and Directors have volunteered at the Constable Care Road Safety School, Ashfield Primary School breakfast club, Maylands Street Festival, Future Bayswater workshops and networking events, the Baysie Loves Bikes event, Bayswater Senior Citizens Biggest Morning Tea, sewing bees to make sustainable shopping bags with Boomerang Bags Noranda and Surrounds, and providing donations for Starting Over Support (SOS), a community initiative of People Who Care, dedicated to supporting families and individuals escaping crisis situations in Perth. A special shout out to Leh Miin Tan who has spent countless hours at the Road Safety School, sewing Boomerang Bags with John Forrest Secondary College students and at Ashfield Primary School in particular.

Our staff are dedicated and creative fundraisers too. This year, the team at Noranda baked well into the night to create cupcakes to sell for the RSPCA Cupcake Day, raising over \$240.

Purple Bra Day saw staff at both **Community Bank**[®] branches bake more sweet treats (and indulge in some creative decorating) to raise over \$1,000 for breast cancer charities.



TADWA.



St Augustine Community Fair.



SOS Christmas Collection.



Maylands Street Festival.



Baysie Loves Bikes.



Boomerang Bags.



Weld Square PS PEAC Class.

A helping hand for a bright future.



Our 2018 Scholarship recipients left to right: Hannah O'Brien, Jade Agius, Lucas Risebrow, Katelin Montgomery, Kayla Deane-Spread, Rebecca Harris.

Six local university students were awarded a second year of financial assistance in 2018 through the Bayswater and Noranda **Community Bank**[®] branches scholarship program.

Through its Community Enterprise Foundation™, Bayswater Community Financial Services Limited has now given \$100,000 in grants to 13 students since 2012.

The scholarships are designed to help high-achieving and highly motivated local students who have been offered a full-time place at an Australian university or college for the first time and are experiencing financial and/or social challenges.

Each successful applicant receives up to \$5,000 per annum, over two years maximum, to help with associated education costs such as accommodation, course fees, study-related equipment, textbooks, tutoring and the like.

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

Bayswater

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

Noranda

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

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