



## Message from the Chairman.

The new financial year is not far away and our **Community Bank®** company Board is about to make some important announcements about two community projects that will come to fruition after a long period of negotiation.

Each of these major projects will be a testament to all involved in our **Community Bank®** company and I know the Board is looking forward to the formal announcement of each project over the coming months.

The Board has also been working hard with our colleagues in Mundaring to establish a **Community Bank®** branch in Midland with the Midland Steering Committee. The committee will soon be in a position to move to the prospectus stage, after finalising the pledge count.

Finally, some initial findings from “Project Horizon”, a joint initiative between Bendigo and Adelaide Bank and the **Community Bank®** network, will be presented at the **Community Bank®** National Conference in September.

This initiative promises to shape the next stage of Community Banking in Australia and will take our company well into the future. With all that is happening in Community Banking, it is clear to our Board that our journey has only just begun.

If you have any questions, please drop into one of our branches and ask our friendly staff, and remember that we can service all of your banking needs.

**Barry McKenna**  
Chairman

## Staff news.

### It's a girl!

Congratulations to Kelly Crofts from our Noranda **Community Bank®** Branch who welcomed her first child, Sophie Elizabeth Crofts, with husband Sam on 4 February 2014.



### Meet our new Customer Service Officers

We welcome two new staff members to our **Community Bank®** branch family.  
Toni Browne – Customer Service Officer, Bayswater **Community Bank®** Branch.  
Sarah Brown – Customer Service Officer, Noranda **Community Bank®** Branch.



Toni Browne.



Sarah Brown.

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 and Rodney Stonehouse.

# Community snapshot: Designer 2 Boutique.



## By Georgia Nielsen (2012 Scholarship recipient)

Designer 2 Boutique is a store specialising in new and pre-loved designer label men and women's clothing.

Located alongside Maylands train station in the heritage-listed Parcels Office on Whatley Crescent, Designer 2 Boutique stocks popular brands including Sass & Bide, Hugo Boss, and up-and-coming Australian designers, such as Janine Buys, who is behind the label NEEN: VISSER.

Designer 2 Boutique, as well as supporting local talent, is the "business arm" of volunteer organisation Citizen Advocacy Eastern Suburbs (CAES). CAES is the body dedicated to independent advocacy for people with disabilities in Bayswater, Bassendean and as far as the Swan Shire and Kalamunda areas. All proceeds from Designer 2 Boutique go directly to CAES to support its work with people whose wellbeing is at risk.

Miriam Perkins has been involved and committed to CAES for a number of years and said the boutique had brought an extensive range of quality and affordable clothing to the community, supported local stylists, hosted a fashion Q&A, allowed the public to see inside the heritage-listed Parcels Office, and spread awareness of the goals and work of CAES.

Since moving to the Bayswater-Maylands area in November 2013, Designer 2 Boutique and CAES decided to connect with another community minded organisation, Bayswater Community Financial Services (BCFS).

From there, CAES applied for the BCFS 2013 Community Grants program.

With the money CAES was awarded, the organisation was able to pay for shop fittings in the boutique, including clothes racks, a mirror, the carpet, material for change room curtains and light fittings.

Ms Perkins praised the involvement of BCFS.

"They are doing such a great job, and the staff are helpful," she said.

"They are accomplishing important aims within our community, such as supporting the work of CAES and Designer 2 Boutique."

If you want to browse, shop, be styled, get involved or volunteer – Designer 2 loves welcoming new people.

You can find Designer 2 on Facebook, search Designer2 Boutique. Or pop in to the shop at the heritage-listed Parcels Office on Friday and Saturdays between 9.30am and 2.30pm.

**It's a \$1,500 community grant.  
But it's bigger than that.  
It's a commitment to build a  
stronger community.**

Bayswater and Noranda **Community Bank**<sup>®</sup> branches are looking for innovative ideas that your group could deliver to our local community. But it's bigger than that.

It's about choosing to support the projects and initiatives that matter to you.

It could be a grant for a health and well being program, an environmental project, an educational initiative or just a great project that will benefit our community – it's our opportunity to help you.

**Be part of something bigger and submit your application today.**

#### Online:

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

#### In person:

Bayswater **Community Bank**<sup>®</sup> Branch  
14 King William Street, Bayswater  
Tel: 9370 3899

Noranda **Community Bank**<sup>®</sup> Branch  
Noranda Shopping Village  
Benara Road, Noranda  
Tel: 9375 2494



 **Bendigo Bank**  
Bigger than a bank.

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

# Community news.

It's \$30,000 in community grants in 2013.

But it's **bigger** than that.

It's supporting our local community from the grassroots.

Bayswater and Noranda **Community Bank**<sup>®</sup> branches are proud to announce that we were able to provide grants of \$1,500 each

to 20 community groups, to help with their local projects in 2013. These projects ranged from sports and recreation equipment, to learning aids, and organic school gardens.

Your banking with Bayswater and Noranda **Community Bank**<sup>®</sup> branches meant we were able to assist the following community groups:

|  |  |
|--|--|
| 55 Central Inc   | Morley Bulldogs Junior Football Club Inc   |
| Bayswater Bowling & Recreation Club Inc                            | North Dianella Netball Club                |
| Bayswater Playgroup  | North Morley Primary School                |
| Bayswater Senior Citizens Association Inc                          | Rotary Club of Bentley Curtin              |
| Beechboro Little Athletics   | St Columba's Catholic School Bayswater     |
| Citizen Advocacy Eastern Suburbs (Inc.)                            | Stand By Me Youth Service (WA) Inc         |
| Durham Road School   | Technology Assisting Disability WA (TADWA) |
| Embleton Primary School Parents and Citizens Association           | The Scale Modellers Club of WA             |
| Fair Trade (WA) Oxfam Group  | The Shopfront                              |
| Maylands Peninsula Primary School Parents and Citizens Association | Wayfarers Aero Sport Pilots (WASP)         |

# Investing in our youth.

We are proud to support three outstanding local young individuals in their studies. The John D'Orazio Memorial Scholarship was awarded to Amy Liew to study a Bachelor of Primary School Education at Edith Cowan University and Mae Anthony to study a Bachelor of Music at the Western Australian Academy of Performing Arts.

In addition, we renewed the Ian McClelland Scholarship to help support Jackson Vickery with his second year of study in his Bachelor of Design course at the University of Western Australia.

Congratulations to our scholarship recipients, who as well as demonstrating excellent academic achievements, have been active community participants throughout their school careers. We wish them continued success in their studies and career aspirations.



**It's a great credit card rate. But it's bigger than that.**

**It's putting you in control.**

It's a credit card with all the things you want – and none of the things you don't.

**Drop into your nearest branch at 14 King William Street, Bayswater 9370 3899 or Noranda Shopping Village, Benara Road, Noranda 9375 2494 or apply now at [bendigobank.com.au/basicblack](http://bendigobank.com.au/basicblack)**



**Bendigo Bank**  
Bigger than a bank.

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

Credit provided by Bendigo and Adelaide Bank Limited ABN 11 068 049 178, AFSL/ Australian Credit Licence 237879. The Bendigo Centre, Bendigo, VIC, 3550. Terms, conditions, fee and charges apply. All information is correct as at 03/03/2014 and is subject to change. Full details available on application. Lending criteria apply. (S48172) (213765\_v2) (9/05/2014)



# Noranda Community Bank® Branch is turning 10!

When the last major bank left Noranda Shopping Village (known then as Noranda Palms Shopping Centre) in 2002, the effect on the Noranda community was dramatic. Many pensioners and local businesses were forced to travel up to 4km for their banking needs, which sometimes proved difficult, especially when using public transport.

With its success in Bayswater, the Board of Bayswater Community Financial Services (BCFS) sprang into action and formed a steering committee to evaluate the feasibility of establishing a **Community Bank®** Branch in Noranda.

A significant amount of work and public consultation was undertaken, and at a meeting held in October 2003, it was decided by the steering committee to proceed towards the establishment of a **Community Bank®** branch.

Noranda **Community Bank®** Branch officially opened its doors on 4 October 2004 and has been providing banking services to its local community ever since.

Fast forward to 2014, and Noranda is turning 10. We would like you to help us celebrate this milestone by coming along to our 10th birthday celebrations.



 **Bendigo Bank**

## It's our 10th birthday thanks to you

Join us as we celebrate Noranda **Community Bank®** Branch's birthday on Friday 3 October and Saturday 4 October 2014.

To celebrate, we invite you to join us for a morning tea on Friday 3 October and a sausage sizzle on Saturday 4 October from 10am till 12 noon. There'll also be free giveaways and a visit from our very own Piggy.

Drop into your nearest branch at Noranda Shopping Village, Benara Road Noranda or phone 9375 2494 for more information.

Bendigo and Adelaide Bank Limited ABN 11 068 049 178 AFSL 237879.  
BDC11 (214773\_v5) (27/05/2014)

Noranda **Community Bank®** Branch

## Shareholder news.

### Dividend payments soon – Update your details now

#### Did you know?

- You can view and update your holding details online?
- We have in place a direct credit facility for 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:

Call: (08) 9315 2333

Email: [registrar@securitytransfer.com.au](mailto:registrar@securitytransfer.com.au)

Visit: [www.securitytransfer.com.au](http://www.securitytransfer.com.au)

## Bayswater & Noranda Community Bank® 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 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 9.00am – 12 noon

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