



Bentley & Districts Community Financial Services Limited



## Welcome!

Welcome to the first edition of the Bentley & Districts **Community Bank**<sup>®</sup> Branch shareholder newsletter. This quarterly newsletter will update you on **Community Bank**<sup>®</sup> branch performance, community engagement activities and operational developments to ensure you are not only informed shareholders, but also proud ambassadors for your bank.

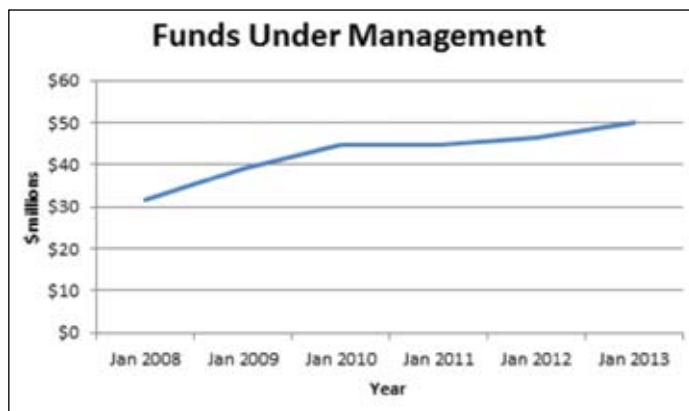
Bentley & Districts **Community Bank**<sup>®</sup> Branch exists because of the vision and determination of shareholders. Following the withdrawal of the major banks from the region, a group of locals established Bentley & Districts **Community Bank**<sup>®</sup> Branch in 2004 to provide financial services and support to the local community. From humble beginnings,

the **Community Bank**<sup>®</sup> branch now has \$50 million under management and, in keeping with the **Community Bank**<sup>®</sup> philosophy of building better communities, has returned more than \$100,000 to not-for-profit organisations within the local community. These are wonderful achievements, but we believe the future is even brighter.

Following operational changes implemented in 2012, the **Community Bank**<sup>®</sup> branch now has experienced and motivated branch and business managers in place, exceptional staff, a clear marketing plan and a solid platform on which to grow. The changes implemented in 2012 are already bearing fruit, with the **Community Bank**<sup>®</sup> branch closing out the year with four consecutive monthly profits. The Board of Directors is confident we are now entering a period of sustained profitability, financial growth and enhanced community engagement.

We thank you for the significant contribution you have made to the development of Bentley & Districts **Community Bank**<sup>®</sup> Branch and we look forward to your continued support in 2013.

**Kevin Taylforth**  
Chairman



**Bentley & Districts Community Financial Services Limited** 9/940 Albany Highway, East Victoria Park WA 6101 **ABN** 99 109 035 967

**Directors:** Kevin Taylforth (Chairman), Paul Hansen (Treasurer), Rosa Cummins, Glen Hutchings, Joseph Tilli, Peter Lam (Secretary).

## 100,000 reasons to be proud of your **Community Bank®** branch

Since opening in 2004, Bentley & Districts Community Bank® Branch has returned more than \$100,000 to community programs, local sporting clubs, charities and schools. The Community Bank® branch is proud to support the following local community organisations and programs:

- Nulsens Disability Services and Support
- Sowilo Community High School
- South East Corridor Youth Project
- Goalball WA - A sporting program for the blind and vision impaired
- Perth Junior Football Council
- South Perth Lawn Tennis Club
- Queens Park Junior Football Club
- Jetz Netball Club

Queenspark Junior Football Club (pictured top left) is a long term customer of Bentley & Districts Community Bank® Branch and they were thrilled to receive sponsorship to support the development of the clubs junior footballers. The cheque is presented by Branch Manager, Bentley & Districts Community Bank® Branch, Natasha Kirkwood.

The Jetz Netball Club (pictured bottom left) will use a Bentley & Districts **Community Bank®** Branch sponsorship to provide equipment and uniforms for its junior players.



Above: Branch Manager, Bentley & Districts **Community Bank®** Branch, Natasha Kirkwood presents a cheque to the Jetz Netball Club to provide equipment and uniforms for their junior players.

## Support your favourite club or charity

### New shareholder referral program

Shareholders of Bentley & Districts **Community Bank®** Branch possess a strong community spirit, so we have developed a special shareholder referral program to help you support your favourite local club or not-for-profit organisation. Each time you, or someone you refer, signs up for a home loan or other eligible product with Bentley & Districts **Community Bank®** Branch we will deposit up to \$100 into the Bendigo Bank account of your local club or not-for-profit organisation. The more referrals made, the more funding they may receive. For more details about the shareholder referral program please contact your Branch Manager, Natasha Kirkwood, on 9356 7877 or by mobile on 0422 605 900.



Offer valid from 01/12/12 to 01/12/13 for eligible products taken out at Bentley & Districts **Community Bank®** Branch. Each payment to the club or charity will be made only after settlement of the relevant loan or facility. Offer not valid in conjunction with any other corporate packages or offer. Offer subject to change and may be discontinued without notice. Fees, charges, terms, conditions and lending criteria apply. Bendigo and Adelaide Bank Limited ABN 11 068 049 178 AFSL/ Australian Credit Licence 237879. (01/12/2012)



# Together let's do business



**U** see results  
with Bendigo  
Business Banking

Drop into your nearest branch at Shop 13b, 1140 Albany  
Highway Bentley or phone 9350 9486.

Bendigo and Adelaide Bank Limited ABN 11 068 049 178 AFSL 237879. S41715B  
(177864\_v3) (4/02/2013)

## Direct access to the Bank Manager

As a shareholder you have direct access to your bank's Manager, Natasha Kirkwood. Please feel free to contact Natasha regarding banking queries on 0422 605 900. You are also welcome to refer friends and family directly to Natasha.

## Contacts

For queries regarding shares please contact Ms Joyce Collins at [collinsjoyce@hotmail.com](mailto:collinsjoyce@hotmail.com)

For comments or contributions for the newsletter please contact Glen Hutchings at [glen.hutchings@icloud.com](mailto:glen.hutchings@icloud.com)

## Three reasons to bank with Bentley & Districts **Community Bank**<sup>®</sup> Branch

### 1. Building better communities

Every time you bank with Bentley & Districts **Community Bank**<sup>®</sup> Branch you are helping to support your local community. In just 14 years, the **Community Bank**<sup>®</sup> network has provided more than \$80 million in banking profits to communities across Australia, delivering the infrastructure and support needed to build stronger, safer and happier communities.



### 2. Exceptional customer service

High customer satisfaction is a hallmark of Bendigo Bank and its **Community Bank**<sup>®</sup> partners. Our Business Banking service was rated the best in Australia in both 2011 and 2012 with a customer satisfaction rating of 80.7%. This compares favourably with the average rating for the big 4 banks which was 64%<sup>1</sup>.

### 3. Convenient banking

Bentley & Districts **Community Bank**<sup>®</sup> Branch is open every Saturday morning between 9.00am – 12 noon which provides the convenience of weekend banking. Your Branch Manager, Natasha Kirkwood, is also a qualified lending manager so you can meet with her to discuss your lending requirements at any time during the banks trading hours.

<sup>1</sup> Customer Satisfaction Awards conducted by Roy Morgan Research.



Watch the Bendigo Bank story at [www.bendigobank.com.au/snapshots](http://www.bendigobank.com.au/snapshots)

Bendigo and Adelaide Bank Limited, The Bendigo Centre, Bendigo VIC 3550. ABN 11 068 049 178. AFSL 237879. (BMPNL0504) (11/12)

## Bentley & Districts **Community Bank**<sup>®</sup> Branch

Shop 13b, 1140 Albany Highway,  
Bentley WA 6102  
Phone: 9350 9486

Opening hours:  
Monday to Friday 9.00am – 5.00pm and Saturday mornings 9.00am – 12 noon  
Website: [www.bendigobank.com.au/bentley](http://www.bendigobank.com.au/bentley)