



Helensvale Community Forum.

The Helensvale Community Forum was held on 16 July with over 60 local community representatives attending the successful event. The forum provided the community an opportunity to present and discuss the needs for the Helensvale community and surrounding areas. Representatives from local schools, sporting clubs, health services and local council attended the forum. After breaking into groups, the ideas were voted on, to determine the most important needs for the community. The top three ideas were:

- Community Bus
- PCYC
- Community app/website.

Other smaller projects included various after school activities, men's health awareness and a local family event. Some of the ideas that were identified on the night are already available in the community, including a Men's Shed which is newly operational in Oxenford.



The next step.

So what is the next step? The Board and Management are already working closely with community representatives including Local Council and the Chamber of Commerce, to help identify the ideas that can be achieved. Forming partnerships with other



organisations and individuals will help deliver successful projects, which may never have been possible. We will keep you up to date on our progress.



Studio Village Christmas Carols.

The 20th Studio Village Community Carols will be held on Sunday 7 December at 6.00pm at the Movie World car park. The largest Christmas Carols on the Gold Coast will play host to a spectacular array of entertainment for young and old alike. There will be a special visit by Santa Bugs Bunny and of course Santa himself! There will also be amusements, food vendors and glow sticks. The Directors and staff will again be hosting the sausage sizzle so come and say hello and grab a snag or two. All proceeds will be donated to Compassion Services Helensvale to help with providing support for kids in therapy. Our very own mascot, Piggy will be there giving out treats to the kids as well as loads of giveaway bags. You can also enter the draw to win a \$200 Christmas hamper. Helensvale branch are proud to be supporting such a wonderful community event.

Broadwater Financial Services Limited 33 Hollywell Road, Biggera Waters QLD 4216 ABN 29 095 850 463

Directors: Robert Knight (Chairman), Stephen O'Donoghue, Teresa Counsel, Trevor Jones, Leeanne Braund, Micheal McCarthy, Kerry Brammer.

Supporting our community.

Together we can make a difference.

Christmas is just around the corner with Christmas decorations in the stores, the anticipation in children's faces and Christmas sales to entice us to purchase that special gift for that special someone. There's no doubt about it, Christmas can be a very special time for families, but unfortunately not for all. This year the Biggera Waters **Community Bank®** Branch and Helensvale branch will be collecting non-perishable food items to assist the families in our local community. We are also providing a \$200 Christmas hamper including a \$50 Reading Cinemas Gift card. All donations and proceeds from the raffle will assist NewLife Foodbarn in Arundel help local families have a happier Christmas. So the next time you are in the branch or if you are in the neighbourhood, why not drop off a donation or buy a raffle ticket. We believe that together we can make a difference.



Seasons greetings.

From all of us at Biggera Waters **Community Bank®** Branch and Helensvale branch, best wishes for the holiday season and thank you for your loyalty and support.

Drop into your nearest branch or phone Biggera Waters - 5537 6725 or Helensvale - 5580 3966.

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Helensvale State Primary School 30th anniversary fete.

Over 3,000 people attended the Helensvale State Primary School fete on a glorious Gold Coast day in September. The fete was a wonderful celebration and commemoration of the school's 30th Anniversary and Helensvale branch were proud to be a part of the celebrations by running a competition for all students to depict in words and drawings



"What does community mean to you?" The winning entries together with the student's photo, featured in a 2015 wall calendar proudly provided by the Helensvale branch. The calendars were sold at the fete to raise much needed funds for a major project at the school. Along with selling the calendars, the branch also hosted a stall with lots of giveaways and special appearances by the bank's very own mascot, Piggy. Lots of fun was held by all. Calendars are also available for purchase from either Biggera Waters **Community Bank®** Branch or Helensvale branch.

Helensvale/Pacific Pines Cricket Club.



Helensvale branch is proud to be a Minor Community Sponsor of the Helensvale/Pacific Pines Cricket Club. Along with the Masters and 1st to 6th Grade teams, the club also has a strong and vibrant Junior Program, and run the popular Milo Have-A-Go-Program for both boys and girls aged five to eight. As part of the club sponsorship, staff and directors are invited to participate in the upcoming Twenty/20 Match. Helensvale branch is proud to support local, community clubs that encourage an active lifestyle.

Discovery Park Tennis Club.



As part of the Family Fun Day at Discovery Park Tennis Club held in October, our very own Directors were on hand to take a hit or two with other competitors on the day. Helensvale branch proudly sponsored the sausage sizzle which proved a hit amongst the hungry competitors. Helensvale branch is proud to support a club which supports bringing the community together.

Students learn how to manage money.

Learning how to manage money can be quite daunting for adults let alone students who are about to embark on life in the big wide world. During the last school week of the Year 12 students at AB Paterson College, we had the opportunity to provide the students with money tips which will serve them well now and well into the future. The presentation included important information on budgeting and how important a budget is to help manage your money, as well as educating the students on the importance of superannuation, even at a young age.



Scouts sleep under the big top.

The Helensvale Joey Scouts attended a Circus Sleepover on 3 October at Westfield Helensvale which is one of the many fun and exciting activities organised by the group. The event provided the scouts the opportunity to learn basic circus training and sleep under the Big Top for one night. The event was proudly sponsored by Helensvale branch.



Gold Coast Model Railway Club.

Gold Coast Model Railway Club held their annual open day on 5 October with many local enthusiasts enjoying the amazing craft of model railways. Many people attended including some young train lovers who kept their eye out for their favourite train, Thomas the Tank Engine. Biggera Waters **Community Bank®** Branch assisted the club with providing a marquee for ticket sales and the sausage sizzle, which came in handy on such a warm Gold Coast day.

Triathlete rising star.

Triathlon competitor, Daniel Coleman, has his eyes set on the Gold Coast Commonwealth Games in 2018 and he is doing a great job in getting there so far. This year Daniel came second in the Australian Junior Championships in Brighton Victoria and in 2013 he came first in the Gold



Coast Luke Harrop Memorial Triathlon. At just 19 years old Daniel has also competed in Osaka Japan in July for the Continental Cup – Elite Men's Race Triathlon and Edmonton Canada for the World Junior Championships. Daniel, who trains 32 hours per week, has been involved in triathlon competitions for four years and to help support his dream the Helensvale branch provided Daniel with a \$1,000 sponsorship. Daniel is a dedicated and committed young man and we are very proud to support his passion.

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Message from the Chair.



Welcome to the latest edition of our **Community Bank®** branch's newsletter.

The festive season is just around the corner and usually the end of a year for all of us brings a time of reflection of the past 12 months and hope for the next year. For the company, I am pleased to report that the last year has seen an increase in customer base, as well as funds under management which is

now at approximately \$95 million. This is an excellent result for the company given the difficult financial climate that is still in our midst. It is pleasing to see that looking at our current business status, we are on track to meet budget next year.

We have continued to work hard in our local community to assist local schools, community organisations and sporting clubs. Articles on various support provided by the company can be read in this newsletter. Our support has included education, sporting clubs, events and fundraising for Mater Children's Hospital, Careflight and NewLife Foodbarn.

After the successful Helensvale Community Forum, the Board has held discussions with local, key stakeholders such as Gold Coast City Council and Gold Coast North Chamber of Commerce and Industry to help deliver projects that were identified on the night. This is an ongoing project and will take time to achieve but we are on the right track to seeing some of these ideas to fruition.

Providing support to the community is made possible with the financial assistance from Bendigo Bank in the form of a Market Development Fund and from the support of our shareholders and customers.

I encourage you all to consider moving your personal, club or business banking to one of our branches. Our Biggera Waters **Community Bank®** Branch and Helensvale branch offer a full-range of financial products and services and the staff are ready to assist with all your financial needs. The bank's current slogan is **Bigger than a bank** and that's what we are because we not only provide competitive banking products and services, but we are **bigger** than that, we help support our local community.

I would like to take this opportunity to wish you all a wonderful festive season.

Robert Knight
Chairman

Farewell Leo Beutel.

Leo Beutel, a dedicated Director of Broadwater Financial Services Limited, has retired from his position of over seven years as Director of the company. During his time serving on the



Board, Leo made a huge contribution to the community we support and his fellow Directors on the Board. He was always the first to volunteer his time to any event or activity we might be supporting and worked tirelessly in promoting the **Community Bank®** model. On behalf of the company, we presented Leo with a collage of photos of his service to the company and the community. Leo will be extremely missed by the Board, management and staff and we thank him and wish him well in his retirement.

Facebook competition winner.

We are pleased to announce the winner of the Facebook competition in October is Patricia Goldsmith of Biggera Waters. Patricia is the lucky winner of a \$500 Bendigo Bank account simply by liking our Facebook page.



To keep up to date on news and events at Biggera Waters **Community Bank®** Branch and Helensvale branch, why don't you "Like" us on Facebook? There is loads of information and news about our local events and our community involvement.

Helensvale branch extended opening hours.

Helensvale branch is now open from 9.00am to 5.00pm, Monday to Friday. The earlier trading hours provides customers a more convenient time for banking. Drop in and see the staff for any of your banking needs.

Biggera Waters Community Bank® Branch and Helensvale branch

Biggera Waters – Metro Market Shopping Centre, 33 Hollywell Road, Biggera Waters QLD 4216 Phone: 5537 6725
Opening hours: Monday to Friday 9.00am – 5.00pm and Saturday mornings 9.00am – 12 noon
Website: www.bendigobank.com.au www.facebook.com/bendigobank twitter.com/bendigobank

Helensvale – Helensvale Plaza Shopping Centre, 12 Sir John Overall Drive, Helensvale QLD 4212 Phone: 5580 3966
Opening hours: Monday to Friday 9.00am – 5.00pm
Website: www.bendigobank.com.au www.facebook.com/bendigobank twitter.com/bendigobank



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