



The Helensvale Community App.



In July 2014, the Helensvale Community Forum was held to help identify the needs of the Helensvale community. Over 60 representatives from community organisations, schools and clubs attended the forum and amongst the list of ideas, one of the priorities was to create an App for Helensvale so that residents and visitors have easy access to information on available facilities, businesses and community organisations in Helensvale. A committee was formed to investigate all Community Forum ideas including the app and after consultation with various

key stakeholders and service providers, the committee agreed to proceed with the Helensvale Community App.

The App has received great support which will not only create a more connected community and awareness of what's available in Helensvale, but it will also provide increased support for local businesses.

Other features of the App is a What's On guide, Local Deals and information to help community organisations. Download the app today, it's free and it has lots of information on the Helensvale community. We invite businesses, clubs and organisations under the postcode 4212, to register for free. Search Helensvale Community App at the App Store and Google Play. For more information email helensvalemailbox@bendigoadelaide.com.au or like TheHelensvaleCommunityApp on Facebook.

Racing the Vale.

The Helensvale Community App was officially launched at the inaugural Racing The Vale event on 30 October. The event was organised by Cr. William Owen-Jones (Division 2 City of Gold Coast) and his team with over 300 people attending. Participants were invited to walk, jog or run 5km through Helensvale starting at Helensvale State High School and stopping at various sporting clubs along the way and collecting colourful wristbands. The finish line was at Helensvale Library & Cultural Centre where we were on hand giving away spot prizes to the participants who collected all wristbands and downloaded the App. The event helped the community come together and experience other sports and club facilities in Helensvale whilst also raising awareness for Domestic Violence prevention.



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

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

Biggera Waters Community Bank® Branch supporting our community.



With more than 10 years experience in banking, Mark Vigus can help you make your BIG ideas a reality. Whether you're saving for your first home, or a new one, educating the kids, providing for your family or setting yourself up for retirement, Mark and the team can deliver the right advice and the products you need. Drop in and see Mark and the team at Metro Market Shopping Centre.

Labrador Hockey Club.



The Biggera Waters **Community Bank**® Branch is proud to be involved with the Labrador Hockey Club by providing sponsorship to assist with employing an elite Head Junior Coach for graded teams. This is the most valuable service the club can provide to the junior players and with higher quality coaching during the season, there will be higher player retention through the ranks. No doubt we will see some rising stars in the future.

Labrador AFL Club.

In its 9th year of sponsorship, Biggera Waters **Community Bank**® Branch is proud to be involved with a local sporting club dedicated to supporting AFL on the Gold Coast. The club finished the year on a high with both the Seniors and Reserves team making it to the Grand Final and winning both games. Congratulations to all involved.

Runaway Bay Netball Club.

A sponsorship of \$1,500 was provided to Runaway Bay Netball Club for the 2015/16 season to assist with trophy presentations. Netball is a great team sport and Runaway Bay Netball Club cater for both junior and senior teams. The club is committed to promoting netball in the community whilst enjoying the social and competitive aspect of the sport.



Labrador Men's Shed.



A sponsorship which was provided to the Men's Shed meant that the members could obtain shirts to wear as their club uniform for identity purposes. Biggera Waters **Community Bank**® Branch was delighted to be involved in the club which provides an important facility to the older men in our community looking for a new hobby or for the social aspect the club provides. The Men's Shed also support an important mentoring program to male students through Labrador State School.

Helensvale branch supporting our community.



With over seven years experience in banking, Aaron Kidney, is ready to help you with all of your banking and financial needs. Whether it is a new home, setting up a business or that once in a lifetime holiday, Aaron can help your BIG ideas become a reality. Drop in and see Aaron and the team at Helensvale Plaza Shopping Centre.

Studio Village Community Christmas Carols.

For the 4th year, Helensvale **Community Bank**® Branch was pleased to be a major sponsor of the Studio Village Community Christmas Carols. This year balloons and lollies from Piggy were a huge hit with the young and not so young patrons of the event. From all of your favourite carols to rides for the kids and food stalls, the Christmas Carols was a great night for all who attended to help celebrate Christmas and the festive season.



Helensvale Hornets Rugby League Club.

The Helensvale **Community Bank**® Branch was pleased to provide sponsorship to the Helensvale Hornets Rugby League Club for the 2015 season as a Community Silver Sponsor. The club, which is one of the fastest growing clubs on the coast, takes pride in instilling the club values which are based on hard work, respect and a never give up attitude.



Helensvale Rebels Indoor Bowls Club.



Although a small club, the members of the Helensvale Rebels Indoor Bowls Club look forward to their weekly indoor bowls game and catching up with friends over a cuppa or two at the Helensvale Community Centre. The feeling of isolation and loneliness can be very common amongst the seniors in our community, so clubs like Helensvale Rebels is vital to their well being. Helensvale **Community Bank**® Branch were pleased to provide support to assist with increased hall hire fees to ensure all members could continue to participate in the weekly event.

Earth Hour.



Besides highlighting the importance of conserving energy, this year Earth Hour wanted to help raise awareness for our farming communities and the vulnerable industry due to the impacts of global warming. Taking positive steps now will help reduce the impact on the environment and will ensure good food for families into the future. To help raise awareness on such an important issue, Biggera Waters **Community Bank**® Branch provided giveaway bags to children, with herb and vegetable seeds, mini pots and garden stakes to help educate the next generation on the importance of farming.

Mater Little Miracles Easter Raffle.

The staff at Biggera Waters **Community Bank**® Branch and Helensvale **Community Bank**® Branch were actively involved in raising much needed funds for the Mater Little Miracles Easter Appeal. Merchandise was sold including the cute little Mater soft toys as well as selling lots of tickets for the Easter hamper raffle. Two lucky winners each received a \$100 hamper full of Easter eggs, just in time for Easter. The staff raised over \$400 for such a great cause.



Careflight QLD fundraiser.



August is Chopper Awareness Month at Bendigo and Adelaide Bank with branches statewide raising much needed funds for Careflight QLD. This year the staff organised a Trivia Night at Labrador Senior Citizens and raised \$1,350 from the successful event. Over 50 people attended with lots of great prizes for raffles and auctions on offer.



Chairman's report.



Welcome to the summer edition newsletter of Broadwater Financial Services Limited. As a new year begins, I reflect on the last 12 months on the company, the branches and our community. The company has seen steady growth with an increase of overall banking business by \$14 million at the end of 30 June

2015 to finish the year on \$105 million. As at 30 September 2015, we increased our overall banking business by \$10 million to over \$115 million which is a very positive start to the new financial year.

Although these results provide the company with a healthy book, the impact of low banking margins across the industry has affected our net profit result. The Board has focussed on containing the company expenses wherever possible, whilst continuing to seek opportunities for increased business for both branches, as well as overall brand awareness, to help the company achieve the budgets set by the Board and management.

One of our achievements this past year has been to convert the Helensvale branch to a fully franchised **Community Bank®** branch from November 2015. This will allow the company to receive further Marketing Development Funds (MDF) from the bank to assist the company in promoting the branch in the local community. As part of this process we have recently appointed a Manager for the Helensvale branch and Aaron Kidney commenced in October 2015.

Aaron brings a wealth of experience in business banking to the branch, after working at Bendigo Bank Gold Coast branches over the last three years. The company now has a Manager for each branch which will allow them to focus on the respective areas more intently and with less distraction than only having one Manager between two branches. Generally our staff complement is now at a level where the branches can actively seek new opportunities to help further grow the business.

Despite the continuation of low banking margins, the company has continued to invest in the local community during the last 12 months with a contribution of over \$40,000 to various local schools, clubs and organisations. This was made possible by the Market Development Fund we receive from Bendigo and Adelaide Bank during the year.

As mentioned in this newsletter, one very exciting outcome from the Helensvale Community Forum, has been our sponsorship of 'The Helensvale Community App'. The App has received an enormous amount of support from the community and I encourage you to support this initiative.

Finally, I would like to take the opportunity to thank my fellow Directors, Branch Managers and Staff for their continued dedication and support. As volunteer Directors, we are proud to be associated with Broadwater Financial Services Limited and helping support the community with banking services, community partnerships and contributions for a better community.

I would also like to thank the shareholders of the company for their continued support in what has been a challenging few years in the finance industry. I encourage you to consider the bank for your banking business as the more business we obtain, the sooner the business will produce the income we require to meet budget.

Robert J Knight
Chairman

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[^].

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

Drop into your nearest branch at 33 Hollywell Road, Biggera Waters - 5537 6725 or Helensvale Plaza, Helensvale - 5580 3966 to find out more.



 **Bendigo Bank**
Bigger than a bank.

bendigobank.com.au

Terms, conditions, fees, charges and lending criteria apply. Full details available on application. [^]Based on excess repayment figures since 2012. Bendigo and Adelaide Bank Limited ABN 11 068 049 178 AFSL/Australian Credit Licence 237879. S52650-10 (286074_v1) (15/12/2015)



Facebook.



Keep up to date with local news and events by "liking" our Facebook page.

www.facebook.com/BiggeraWatersCommunityBankBranchHelensvaleBranch

Biggera Waters & Helensvale Community Bank® branches

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

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

 **Bendigo Bank**
Bigger than a bank.

bendigobank.com.au

