

## Biggera Waters **Community Bank**<sup>®</sup> Branch Newsletter Spring 2009

### Helensvale public launch

The opening of a second branch at Helensvale Plaza Shopping Centre for Broadwater Financial Services Limited has been progressing well since March 2009 with overwhelming public support. Steering committee members have been out and about visiting community groups, staffing an information table at the shopping centre and at other events, as well as running a successful public meeting in Helensvale.

To date, we have received over \$500,000 from over 200 local people pledging their support. This amount has exceeded our pledge target of \$350,000. The steering committee is very pleased with the amount of support they have received from the local community.

A Feasibility Study has been completed with a positive report received to the viability of running a successful branch. The Feasibility Survey was completed by independent advisors. A Prospectus is envisaged to be released by the end of the year with a planned opening date of mid 2010.



▲ Chairman Robert Knight & Piggy.



▲ Director Leo Beutel & Supervisor Marissa Uchino.

### Annual General Meeting

The Annual General Meeting for Broadwater Financial Services Limited will be held on Wednesday 25 November 2009 at 5.30pm at Runaway Bay Tavern, Lae Drive, Runaway Bay.

## Chairman's report

2009 for Biggera Waters **Community Bank**<sup>®</sup> Branch has been a very challenging one, with the banking industry severely impacted by the so named Global Financial Crisis. However even during these tough economic times, our Biggera Waters **Community Bank**<sup>®</sup> Branch had a very successful year and proved to be one of the best performing branches in the **Community Bank**<sup>®</sup> network on the Gold Coast, winning "Branch of the Month" award on two occasions. This was a great effort from the staff at the branch.

This year the Company increased its support for the local community by approximately 65% over the previous year, and donated a little over \$22,000. This money was spent across a variety of areas including local schools, aged care, sporting clubs and community businesses. During the coming years we intend to further increase our spend in the local community and are currently considering several community projects in our area.

As we advised at last years Annual General Meeting, the Board, with the assistance and support of Bendigo and Adelaide Bank Ltd, decided to commence the process of opening a second **Community Bank**<sup>®</sup> branch for the Company in Helensvale located in the Helensvale Plaza Shopping Centre. This Helensvale Branch Project has been demanding on our time but very successful, with the local community supporting the project to an extent that has surpassed our expectations. The Helensvale Community have pledged over \$500,000 to become shareholders in the project. We have now completed the Feasibility Report which received a positive report on the viability of the project from independent advisors and anticipate that a prospectus will be launched before Christmas of this year and the new branch expected to open in the first half of 2010.

I wish to thank all our shareholders, customers, community organisations and local business owners for their continued support. I look forward to the opportunity of guiding the Company to greater growth, profitability and community involvement with our strong team of Directors and staff.

**Robert J Knight**  
Chairman

## Junior Observers



▲ Junior Observers from AB Paterson College – Beau Gerard and Zalina Lee with Chairman Robert Knight.

Biggera Waters **Community Bank**<sup>®</sup> Branch strongly believe in investing time into the youth of our community and one way of showing their support was to participate in the Junior Observer Programme. The programme allows two Year 11 students to participate and gain invaluable experience in running a local Public Company. Broadwater Financial Services Limited can offer that opportunity. The students will learn about the roles of various Company officers, attend parts of the monthly Board meetings and conducting a presentation on their experience as Junior Observers at the Annual General Meeting. We thank Beau Gerard and Zalina Lee, both from AB Paterson College for participating in the programme. Both Beau and Zalina have an interest in business and they are currently studying business related subjects. We are sure the programme was a positive and valuable experience that will assist them with their future career aspirations.



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Biggera Waters **Community Bank**<sup>®</sup> Branch

# Manager's report



In my first year as Branch Manager, I have seen the branch grow from strength to strength. In tough financial times like we are currently experiencing, our team has been able to stay focused and we continue to make this branch a success.

We continue to provide valuable funding to our community to help enhance and support the community that we live in. We continue our sponsorship with the

Labrador Tigers Football Club & Helensvale Golf Club and we have also supported individual members of our community who have dared to dream big in their chosen sport or simply helping someone who had come across some bad luck. (See page 4 for full details). Our community involvement, combined with friendly and knowledgeable service, Biggera Waters **Community Bank**<sup>®</sup> Branch is here for your every need. Through your support of our branch you can feel satisfied that you are contributing in making our community a better place for everyone.

The branch is running very smoothly, with a stable team and a commitment from all of us to ensure this branch continues to grow in all aspects of the business. We believe in each other and we believe in our bank and this is why our branch is in very good shape moving forward to the future.

Bendigo Bank's product range is extensive, so think of Biggera Waters **Community Bank**<sup>®</sup> Branch as a one stop shop for all your financial needs and let me run you through some of the products we offer:

- Bendigo Home Loans
- Bendigo Insurance products
- Bendigo Savings Accounts
- Bendigo Credit Cards
- Bendigo Term Deposits
- Bendigo Business Loans
- Bendigo Financial Planning

When next in, come and say hello to our friendly staff at Biggera Waters **Community Bank**<sup>®</sup> Branch and find out what other projects we have in the pipeline to enhance your community. Remember every dollar of business that you as a shareholder contribute will help to grow the branch as well as supporting our community.

In concluding I would like to personally thank my staff, our shareholders, customers and Board of Directors for your continued support and I look forward to continually making your branch a successful branch.

**Mark Vigus**  
Branch Manager

## In the community...

### Helensvale Golf Club Bendigo Bank Day

The Helensvale Lady Golfers recently held a Golf Day on what is called their Bendigo Bank Day. Two of our Directors, Robert Knight (Chairman) and Leo Beutel both played in the mixed competition and had every opportunity to promote our branch with signage, brochures and meeting many players and members of the golf club. Ladies Day was held in June and it was another huge success. Biggera Waters **Community Bank**<sup>®</sup> Branch is a proud major sponsor of the Helensvale Lady Golfers.



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# In the community...

## Back on track for Michael

Earlier this year, the **Community Bank**® branch heard of the plight of one of our locals and what he endured at the hands of some indecent members of the public. Michael Manfred-Schons, who is wheelchair bound, had \$300 stolen from him as he sat in his wheel chair withdrawing cash from an ATM. The run of bad luck continued for Michael with a robbery occurring at his home just days after the ATM incident, in which thieves took his mobile phone, camera and other goods. Michael who has both legs amputated was feeling quite disheartened with society by that stage, until a Director of the Company, Leo Beutel heard of Michael's run of bad luck on one of the breakfast radio programs. Leo immediately put action into place to assist Michael and relieve him of the financial burden he was now in. The **Community Bank**® branch offered Michael to replace the money and goods stolen which amounted to just under \$1,000 which hopefully went towards restoring a man's faith in his fellow man.

## Young boxer represents Australia



Late last year a young Australian boxer, Jay Toope, had visions of representing his country on a tour in England. Jay was one of a select group of young "Aussies" sent to England to gain international

experience and to pit their skills against the best the commonwealth had to offer. Although beaten on points by the vastly experienced contender, Jay performed well above the expectations of the team trainer and manager and in their words "represented his country admirably." "The entire team returned to Australia a much stronger force in world boxing and the \$1,000 provided to enable young Jay to make the tour, was most appreciated and thanks to all at Biggera Waters **Community Bank**® Branch," said the team manager and Jay.

## Youth and our Community



▲ AB Paterson College Colouring Competition winners.

Biggera Waters **Community Bank**® Branch are committed to the youth of our community so during the month of June a colouring competition was held for Years 3 and 4 of two local schools – AB Paterson College and Helensvale State Primary School, to find out what community means to them.

The students were asked to not only provide their best colouring skills but to also put forth their interpretation of what the community means to them. 1st, 2nd and 3rd prizes were awarded to each year level of both schools. Some interesting answers were received and it was comforting to see that lots of students felt that helping others was what community meant to them. Our society in the future seems to be in safe hands with such caring and responsible students that we have today.



▲ Helensvale Primary School Colouring Competition winners.

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Biggera Waters **Community Bank**® Branch,  
33 Hollywell Road, Biggera Waters QLD 4216  
Phone: 5537 6725

Website: [www.bendigobank.com.au](http://www.bendigobank.com.au)

Opening hours: Monday to Friday 9.00am – 5.00pm  
and Saturday mornings 9.00am – 12noon.

### Broadwater Financial Services Limited

33 Hollywell Road, Biggera Waters QLD 4216

**ABN:** 29 095 850 463

**Chairman:** Robert Knight

**Directors:** Leo Beutel, Ian Hamilton, Pat Bowden, Steve O'Donoghue, Trevor Jones.