

Spring 2012



Made possible by the customers of Biggera Waters **Community Bank**® Branch and Helensvale branch



New Biggera Waters branch

On Tuesday 26 June, the newly renovated Biggera Waters **Community Bank**® Branch was opened to the public. The branch was officially opened by Chairman Robert Knight and Bendigo Bank Community Strengthening State Manager Steve Simpson (pictured below). The branch, with its modern look is now accessible from the outside of the shopping centre, providing convenience to customers.

The festivities continued with cake for customers and shoppers alike and with a special presentation to local Labrador resident, Gary Ambrosio. Gary was struck down with Transverse Myelitis, a neurological disorder, in 1999. The disorder, which has affected Gary's legs, restricts his mobility and capacity to do everyday tasks that we take for granted.

A fundraising breakfast was held in May 2012 in conjunction with Labrador AFL Tigers Club to raise money for a much needed motorised scooter. The scooter was formally presented to Gary by Director Leo Beutel and Labrador AFL club development manager James Johns at the opening (pictured right).

The Board and staff would like to thank the customers for their patience during the renovations and invite you to come along and have a look at your new branch.



Vale James Harris

After a much too short illness, our Board lost one of our most recently appointed Directors, Jim Harris. Jim had been a shareholder of Broadwater Financial Services Limited since the inception of our Biggera Waters **Community Bank**® Branch and had attended almost every Annual General Meeting.



When invited to join the Board, Jim accepted the opportunity to provide and share his knowledge in business management and marketing. His contributions to the meetings were invaluable.

Although new to most of our Directors, Jim was a long time golf partner of one of our Directors, Leo Beutel. Jim, however quickly formed firm and lasting friendships with the other members during his short Directorship. Our sincere best wishes and condolences are extended to his widow Marie and family in their sad loss.

Annual General Meeting

The Annual General Meeting of Broadwater Financial Services Limited will be held on Wednesday 28 November 2012.

Broadwater Financial Services Limited

33 Hollywell Road, Biggera Waters QLD 4216 **ABN** 29 095 850 463

Directors: Robert Knight (Chairman), Leo Beutel, Trevor Jones, Stephen O'Donoghue, Teresa Counsel.

In your community

Biggera Waters Community Forum

Biggera Waters **Community Bank**[®] Branch held its first Community Forum at the Labrador Community Hub on Thursday 1 March 2012. The hall was alive with fruitful discussion from over 60 locals representing sporting clubs, not for profit groups, emergency services, church groups, business owners and residents.

The Board and staff who attended were very excited about the projects and ideas that were uncovered with five key ideas highlighted as priorities for the area:

1. PCYC/youth group
2. Sporting scholarship for disadvantaged children
3. Outreach centre for youth programs that work with elderly
4. Men's Shed machinery and equipment
5. Scholarship/Bursary for education for youth.



The **Community Bank**[®] branch is keen to work with all key stakeholders from the community, council, state and federal government, along with private enterprise in facilitating or funding the many and varied suggestions received.

The Broadwater Financial Services Ltd Board have been working towards some of the smaller projects and liaising with other stakeholders to gather information for the larger projects. The community will be kept informed of any progress and will be further invited to participate in the design process and final decisions.



Labrador Senior Citizens

Morning Tea at the Labrador Senior Citizens will take on a whole new flavour thanks to an annual sponsorship of \$2,000 provided by Biggera Waters **Community Bank**[®] Branch. Morning tea is available to the senior citizens who attend and enjoy various leisure activities provided by the club such as arts and crafts, painting and various card games.

Helensvale Little Athletics

Sponsorship of \$2,500 was provided to the Helensvale Little Athletics cross country and club carnival events held in February and March this year. The sponsorship provided trophies and medals for the participants whilst supporting the club with encouraging children to become involved in athletics.



Discovery Park Tennis Club Helensvale

Helensvale Tennis Club held its first round robin event for the year on 25 March which the branch proudly provided a sausage sizzle for the hungry competitors and spectators. Many great games were held with awards presented on the day. Another competition will be held on 9 September 2012 with further support from the Helensvale branch and staff.



Animal Welfare League

Staff from Biggera Waters **Community Bank**[®] Branch and Helensvale branch have generously volunteered their time to assist with fundraising for the Animal Welfare League on a monthly basis. The first event included markets which staff sold delightful cakes and sweets in the Helensvale branch marquee. Future events will include sausage sizzles which the bank provided funding last year for the purchase of two barbeques.

Helensvale State School

Branch Manager Mark Vigus was proud to attend the opening of the new playground at Helensvale State School. The branch provided sponsorship to turf the Prep playground area to allow children to play and enjoy their breaks at school. The \$90,000 project was supported by Michael Crandon MP, Division 2 Councillor William Owen-Jones and the Helensvale branch.



Fadden Seniors Forum

The third seniors forum held by Stuart Robert MP was held on 1 August 2012. The forum, to which Biggera Waters **Community Bank**[®] branch and Bendigo Bank donated a \$2,000 sponsorship, provided lots of valuable information to the seniors of our community ranging from financial advice, health, retirement villages, community services and much more. Normie Rowe AM, emceed the event and proved to be an entertaining host as he did last year. Biggera Waters **Community Bank**[®] Branch and Helensvale branch were proud to again provide support to this important local event for the seniors of our community.



Helensvale/Pacific Pines Cricket Club Ryobi Day

Helensvale/Pacific Pines Cricket Club was the lucky winner of the Ryobi Overhaul Competition which saw a great game of cricket played by professional cricketers including former Australian player Michael Bevan. The game was televised by Channel 9 Nine. A sponsorship of \$500 was provided to the club along with many giveaways which the staff enjoyed handing out to very excited children. The Helensvale branch marquee also provided shade on a very hot summer's day.



Carelight fundraiser

The staff of Biggera Waters **Community Bank**[®] Branch and Helensvale branch have again banded together for another year to raise much needed funds for RACQ Careflight Chopper Awareness Month.

The dedicated staff organised various activities in June including a trivia night, auctions, raffles and donation boxes which this year helped raise \$2,722.30. Guardian Angels Primary School also got in on the act and donated \$500 towards the cause. This was a great effort from all involved and we thank everyone for their hard work.



Studio Village Community Carols

Helensvale branch is proud to announce it is the official stage sponsor of the Studio Village Community Carols which be held on Sunday 2 December 2012 at the Movieworld carpark. The staff are very excited to be involved in this event which is by far one of the largest and most successful Christmas carols in the Christmas calendar with plenty of fun and entertainment for all. Our very own Piggy will be joining us in the celebrations, so mark your calendars and come and join us in celebrating the festive season.



Watch the Bendigo Bank story at www.bendigobank.com.au/snapshots

Your branch staff

A lot has happened in the last year with our two branches. The new Helensvale branch opened in September 2011 and Biggera Waters **Community Bank**[®] Branch was recently refurbished and remodelled. We have employed new staff, and staff have transferred between branches. Now that both branches have completed their renovations and staff are now firmly in place, we would like to introduce you to your staff. Why not call in and say hello the next time you are in the area?



Biggera Waters **Community Bank**[®] Branch
From L to R : Marissa Uchino – Customer Service Supervisor, Eric Devereaux – Customer Service Officer, Mark Vigus – Branch Manager, Kallen Geary – Customer Service Officer (part time), Shannon Houghton – Customer Service Officer (part time), Leonie Campbell – Customer Service Officer (part time).



Helensvale branch
From L to R: Mark Vigus – Branch Manager, Mishelle Jensen – Customer Service Officer (part time), Caren Hilton – Customer Service Officer, Megan Shields – Customer Service Supervisor.

Chairman's report

Welcome to our 2012 newsletter for Broadwater Financial Services Limited. We are now into our 11th year of operation and the last 12 months has seen some interesting developments for our branches at Biggera Waters and Helensvale.

The 2012 financial year for the company has been steady in a difficult financial market and full details will be available in our Annual Report later in the year. Our Biggera Waters **Community Bank**[®] Branch had another successful year and continued to be one of the best performing branches in the **Community Bank**[®] network on the Gold Coast. The branch team continues to gain accolades for their positive attitude and friendly manner and are once again to be congratulated for this excellent performance.

The Helensvale branch has now been trading since October 2011 as reported in the last newsletter and has achieved the majority of the performance targets set down for it when the branch was opened. All facets of the branch continue to grow and our positive and energetic team will ensure that the branch will continue to achieve the targets set. The ATM at the shopping centre has now been moved from the entrance to the branch.

Following lengthy negotiations with the owners of the Metro Market Shopping Centre at Biggera Waters we were able to change the tenancy for Biggera Waters **Community Bank**[®] Branch from inside the centre to the outside which is a more favourable position and provides a better exposure to the public and passing traffic. The decision involved significant savings of space and rent and the new look branch, which opened in late June, has a very modern and fresh feel about it and the staff have been receiving very positive comments from customers.

Earlier in 2012 the company hosted a Community Forum in the Labrador Community Centre involving community groups from the Biggera Waters, Labrador and Runaway Bay area. The purpose was to discover what the community needs are in the area and identify

projects that the community want to see established. The night was very successful and it has provided the company with ideas on how we might be able to assist various groups to progress their ideas and plans either by our company's direct involvement or by facilitating with Government departments to achieve the results.



During the past 12 months the Company has continued to invest in the local community and in the 2012 financial year we reinvested more than \$50,000 in the Biggera Waters, Labrador, Runaway Bay, Arundel and Helensvale communities. This funding was spent across a variety of areas including local schools, aged care, sporting clubs and community businesses and marketing both branches.

The year has seen some changes to our Board and one of our long standing and original shareholders, Jim Harris, who joined our Board last year, sadly passed away in June. His enthusiasm and energy will be missed and our condolences go to his family. Mark Tull who joined our Board last year unfortunately resigned this year due to work commitments and Pat Bowden, who has been on the Board for five years also resigned in June this year. Earlier in the year Teresa Counsel, who has an extensive sales and marketing background, joined the Board and in the next month we will welcome Trevor Jones back following his 12 month leave of absence travelling around Australia.

As Chairman, I encourage you, our shareholders and clients, to promote our refurbished Biggera Waters **Community Bank**[®] Branch and our new branch at Helensvale at every opportunity. With the community and business behind us, Broadwater Financial Services Limited will continue to deliver positive outcomes to our community.

Robert J Knight
Chairman

Bendigo and Adelaide Bank Limited, The Bendigo Centre, Bendigo VIC 3550. ABN 11 068 049 178. AFSL 237879. (BMPNL0470) (08/12)

Biggera Waters **Community Bank**[®] Branch and Helensvale branch

Biggera Waters **Community Bank**[®] Branch
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/biggera_waters

Helensvale branch
Helensvale Plaza Shopping Centre,
12 Sir John Overall Drive, Helensvale QLD 4212
Phone: 5580 3966
Opening hours: Monday to Friday 10.00am – 5.00pm
Website: www.bendigobank.com.au/helensvale