



Biggera Waters **Community Bank**® Branch Newsletter Winter 2010

“Providing a better service, developing a better community.”

Mission Statement - Broadwater Financial Services Ltd

Helensvale **Community Bank**® Branch to open.

The Board of Broadwater Financial Services Limited has finalised lease negotiations for a branch site at Helensvale Plaza Shopping Centre.

The site which is situated at the front of the shopping centre, where The Printer People were situated and BWS, offers excellent exposure and convenient access to the branch.

The branch is expected to open in October 2010 once the capital raising is complete.

The committee is working towards completing a legal prospectus which will be issued to all who have pledged their support.

More than 200 residents have pledged more than \$500,000 in support of the **Community Bank**® branch.

The sooner the local people show their support by purchasing shares or transferring their banking business to the **Community Bank**® branch, the sooner the **Community Bank**® branch will become a reality.



▲ Helensvale Branch site.



▲ Helensvale Plaza Shopping Centre.



▲ Kiosk at Helensvale Plaza Shopping Centre.

Date to note: Broadwater Financial Services Ltd Annual General Meeting: Wednesday 24 November 2010.

Chairman's report



Welcome to Biggera Waters **Community Bank**® Branch's first newsletter for 2010. Since the last time I penned a report there has been plenty happening in our community, our Company and the branch.

Our involvement in and support of the local community has continued to flourish and we have now invested over \$45,000 in the last two years.

We assisted the students from AB Patterson College in their World Challenge project last

year and completed our first Junior Observer program. As part of the program, two year 11 students from AB Patterson College attended our monthly Board meeting to learn corporate management skills. The program culminated in an address at the AGM last November. We have also started a sponsorship program with the Labrador Hockey Association, particularly with the juniors.

The Board plans to hold a community forum in the Biggera Waters area this year. The forum will identify community groups who can benefit from our involvement and support.

Biggera Waters **Community Bank**® Branch is having another stellar year with the total investment book nearing \$60 million. Branch staff have continued their high work standards from last year and have established the branch as one of the highest performing branches in the Gold Coast region.

In November 2010, the branch won Branch of the Month and was rated fifth in the State. Congratulations to Mark and the team for an excellent effort.

As reported in the last newsletter, we were in the process of establishing a second **Community Bank**® branch in Helensvale. We had hoped to have a prospectus issued before the end of 2009 and the branch opened in the first half of 2010.

Unfortunately we were delayed by circumstances beyond our control. We have now secured the best available site at the Helensvale Shopping Plaza and Bendigo and Adelaide Bank Ltd has approved our business plan for the establishment of a full **Community Bank**® branch.

We are currently finalising the prospectus and hope to have it available to the public in early July, with a plan to open the new branch in October. We will keep you posted on progress.

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

Robert Knight
Chairman

Junior Observer Program

Biggera Waters **Community Bank**® Branch believes in investing time in local youth.

This year the Board is again participating in the Junior Observer Program. The program gives students the chance to gain experience running a local public Company.

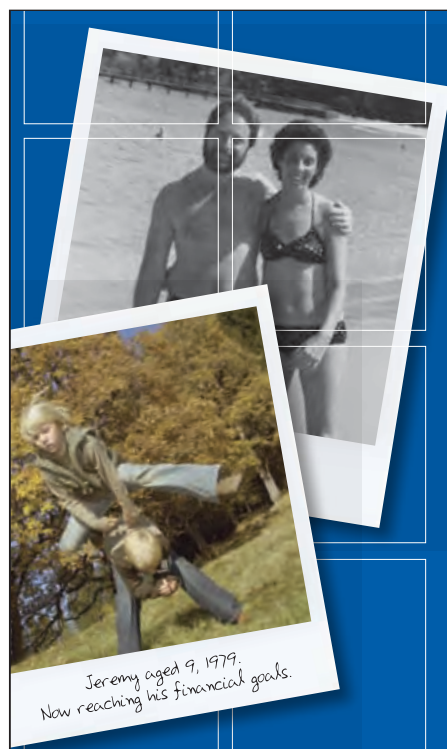
As part of the program students will learn about the roles of various Company officers, attend parts of the monthly Board meetings and speak of their experience at the AGM in November.

We welcome Ellen Hachem (pictured right) from AB Paterson College to this year's program. Ellen has an interest in business and real estate and is currently studying business related subjects. We are sure the program will be a positive and valuable experience that will assist with her future career aspirations.



Junior Observers 2009

2009 Junior Observers Beau Gerard and Zalina Lee addressed shareholders at the Company's Annual General Meeting. Both discussed their experience and were presented with certificates for their participation.



Put yourself in the picture.

Bendigo Financial Planning.

Like Jeremy, we all have financial goals – whether it's buying a car, a long awaited overseas trip, investing in property, saving for your child's education or security in retirement.

Yet at Bendigo Bank we know that having financial goals is one thing – and that achieving them can be quite another. That's where Bendigo Financial Planning comes in.

A Bendigo Financial Planner can help you identify your goals and assist you to implement achievable, understandable and cost-effective

ways to make them a reality.

And because, like everything, your situation can change quickly, your Bendigo Financial Planner will work with you to ensure your financial plan meets your needs now and in the future.

So think about the way you'd like to live tomorrow and talk to a Bendigo Financial Planner today. We'll help put you in the picture.

For more information call into Biggera Waters **Community Bank**® Branch or phone us on 5537 6725 during normal business hours.

Financial planning services are provided by Bendigo Financial Planning Limited, ABN 81 087 585 073, AFSL 237898. 120 Harbour Esplanade, Docklands VIC 3008. A member of the Bendigo and Adelaide Bank Group, ABN 11 068 049 178, AFSL 237879, www.bendigobank.com.au (86741-v1) (11/05/2009)



Branch Manager's report



The current financial year to date has been an extremely challenging one in a number of ways.

Despite difficult times the branch has continued to support various community organisations and maintain a high level of service to our customers.

Our team has managed to stay focused and committed to our branch and endeavour to continue to help this business prosper. We have won two Branch of the Month awards

for the Gold Coast region and placed fifth in the state for the month of November.

This again is a great sign that our branch is continuing to get stronger. The addition of the Helensvale branch will open many doors for our **Community Bank**® Company and we expect our recent success to continue.

Our new branch in Helensvale creates great opportunities for the Helensvale community with our unique style of banking. It gives our staff the chance to further their careers with this Company and it also gives us the opportunity to make a difference in another community, like we have in the Biggera Waters area. It brings opportunity to expand our business and it gives us an opportunity to give back to the customers we have in the Helensvale area, who have always been so loyal to us and the **Community Bank**® concept.

In 2010 we signed on as a major sponsor of the Labrador Hockey club. Labrador Hockey Club is a great club and we are looking forward to developing a sound and beneficial relationship for both parties.

We signed on for another year with the Labrador Tigers AFL club. With some key signings to their playing list, the club are looking forward to a successful 2010 and Biggera Waters **Community Bank**® Branch will be there every step of the way.

I would like to finish by saying thank you to everyone who has supported us with their banking business. Through your support we have been able to do some great things in our community.

If you are still yet to give Bendigo Bank a chance please come in and meet us. I am sure you will be surprised by our excellent customer service and product range. It is so important to us that we continue to grow our branch because we know that every dollar of business we have on our books means we are helping to create a better community.

As always I would like to personally thank my staff, our shareholders, customers and Board of Directors for your continued support and for helping us to make a difference in this community.

Mark Vigus
Branch Manager

Branch Birthday

Biggera Waters **Community Bank**® Branch staff and Directors celebrated the branch's 8th birthday on 2 November 2009. Customers who went into the branch on the day were treated to birthday cake served by the staff and Directors.



Branch of the month

Biggera Waters **Community Bank**® Branch staff are committed to providing excellent service to their customers as well as ensuring branch growth and supporting community projects.

The team proved they can achieve this, by winning the Branch of the Month award three times this year. Branch Manager, Mark Vigus said, "the team at Biggera Waters **Community Bank**® Branch work hard to deliver the best service possible."

"It's good to see they have been acknowledged for their efforts," Mr Vigus said.



Bendigo is best for business customers

A survey released by Business Review Weekly shows that Bendigo Bank continues to provide industry-leading customer satisfaction levels.

Business Review Weekly surveyed small and medium enterprise customers to find out how satisfied they are with their financial institution.

The survey found that 91.4 per cent of Bendigo Bank's business customers are satisfied with the bank's service, more than any other Australian bank.

Bendigo and Adelaide Bank's Executive Customer and Community, Russell Jenkins, said it was encouraging that people said Bendigo Bank provided the best levels of customer service as they completed their business banking.

"This is an exciting result and on behalf of the bank and all our staff I'd like to say thank you to our customers for their positive feedback.

"It's Bendigo and Adelaide Bank's aim to be Australia's leading customer-connected bank and we hope these results indicate that we're on track to achieve that.

"The thing that sets Bendigo Bank apart from other banks is our connections to the customers and communities we serve."

Robert Knight, Chair of Broadwater Financial Services Limited, the Company that owns and operates Biggera Waters **Community Bank**® Branch said the bank's **Community Bank**® branches played a significant role in achieving such high customer satisfaction results.

"In towns and suburbs right across Australia, Bendigo Bank has **Community Bank**® branches, which are owned and operated by local people," Mr Knight said.

"In the past decade these branches have returned more than \$39 million dollars, assisting local community groups and helping them to build infrastructure to improve where, and how they live."

"Customer satisfaction is what drives every staff member in the bank," Mr Jenkins said.

"We believe that successful customers create a successful community which creates a successful bank, but only in that order."

In the community...

Girl Guides

On 13 and 14 March 2010, the Gold Coast Girl Guides held their bi-annual WHALE event. The two-day event included activities for both junior and senior girl guides.



Biggera Waters branch staff, Marissa Uchino, Leonie Campbell and Meg Knobel volunteered their time to assist with the running of various activities, including craft, boat races and iron women's event.



At the closing ceremony the staff were presented with WHALE volunteer badges for their efforts over the weekend.

World Challenge 2009



Biggera Waters **Community Bank**® Branch provided a \$500 sponsorship to the AB Paterson College World Challenge team. A group of Year 11 students, chaperoned by their teacher, Ms Jennifer Jackson, raised more than \$15,000 to fund their journey to Kuala Lumpur, Malaysia. In Kuala Lumpur, they assisted small communities with projects including a blind school and an elephant conservation project.

The blind school received equipment with the funds raised and donated by the team.

The team also helped clear and restore a vegetable garden and nursery to help the community become more self sustaining. The experience helped open the students' eyes to how those in less developed nations live.

The students also had the opportunity to immerse themselves in Malaysian culture, learning to help others and living in a completely different way of life. Congratulations to the students and school for raising the second highest amount among like-minded World Challenge groups across Australia.

Labrador Hockey Club



Biggera Waters **Community Bank**® Branch has recently committed to a \$5,200 sponsorship to Labrador Hockey Club Junior Development Program.

The sponsorship assists with the development of the junior program at local primary schools and encourages students to become actively involved and join the club. Belonging to a sporting club helps young people to keep fit, healthy and feel a sense of achievement.



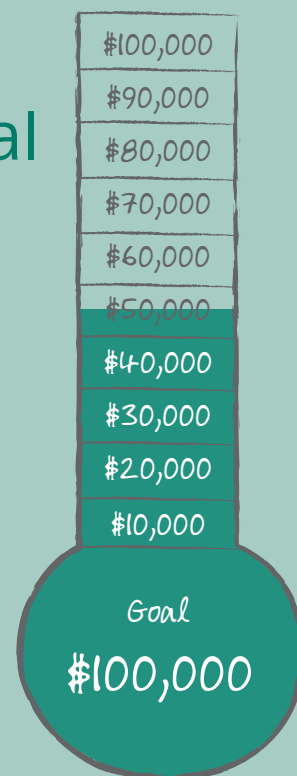
So far we've given \$45,000 back to the local community.

With your help we can reach our goal.

At Biggera Waters **Community Bank**® Branch we're just as concerned with Biggera Water's future as our own. That's why we return a portion of our profits back to the local community.

Over the past two years we've contributed \$45,000 to support local community groups and organisations. And it won't stop there either. Every dollar of profit the branch makes will be shared with the Biggera Waters community.

So why not bank locally and help us build a better community. Visit the branch at 33 Hollywell Road, Biggera Waters or phone 5537 6725.



(5286095) (04/10)

Biggera Waters **Community Bank**® Branch

www.bendigobank.com.au

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Biggera Waters **Community Bank**® Branch,
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Phone: 5537 6725

Website: www.bendigobank.com.au

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