



Manager's report.

Such exciting times for us all!

Our new branch in Canning Vale opened July 2018. Our staff are all very happy about the move and we feel invigorated with the new look branch.

Being the only bank in the area we are starting to see a lot of interest from potential new customers and business growth is looking very positive. Although early days yet, we continue to have a strong focus on attracting new business to the bank and having relevant conversations with both existing and new customers to ensure that they have the best possible products and services from the bank.

Canning Vale **Community Bank**[®] Branch is working closely with some local primary schools in promoting our School Banking to young students and educating the students

about the importance of saving money from a very early age.

The bank is also supporting a 2019 scholarship program for students attending University for the first time. One lucky student has the chance to win a \$5,000 scholarship to assist with their studies. Please look for our advertisements and if you have someone attending University in 2019 who resides within the City of Gosnells please have them contact me for further information.

The bank's most recent advertising "Welcome to the Better Big Bank" focuses on the fact that we are Australia's fifth largest retail bank. With over 1.6 million customers throughout Australia and \$200 million back to our local communities, this is a huge milestone of which we are all extremely proud of.

Canning Vale **Community Bank**[®] Branch offers a full range of products and services to meet the needs of individuals, small and large businesses and not for profit groups.

We invite you to phone the branch on 9455 4650 or visit the staff and say hello. The staff would be happy to do a review of your current banking to see if it measures up to your expectations. Maybe it's time for a change to move your banking business to Australia's fifth largest retail bank. We would be happy to help in any way we can.

I would also like to take this opportunity to wish all our shareholders and customers a "Merry Christmas and a Happy New Year". Be safe and enjoy this time with family and friends.

Michelle Lennox
Branch Manager

New premises.

This year has been a most significant year for Gosnells Financial Services Limited and the **Community Bank**[®] branch.

After many years of investigating and research by both ourselves and Bendigo Bank, and many hours of canvassing 'The Vale Shopping Centre' and surrounds we finally relocated the branch from Gosnells to Canning Vale in July this year. We have had to change the name of the branch from Gosnells **Community Bank**[®] Branch to Canning Vale **Community Bank**[®] Branch because of the address of the bank but we still remain the **Community Bank**[®] branch for the City of Gosnells.

I wrote in our Annual Report the reasons behind the relocation and if you didn't get a copy of that report there are some available

at the branch or on the website www.bendigobank.com.au/canningvale under Investor Relations.

We still have a long road ahead of us, but all the signs have been good since we moved. The open plan for the bank has enabled our staff to have very fruitful conversations with customers and the atmosphere in the branch is cheerful and relaxing.

While Michelle and the staff are doing an excellent job helping the banking business grow, we Directors need to look at more ways to reduce our expenses and involve the community more in promoting the bank through sponsorships and grants.

The competitive nature of the banking world continues to be ever changing, and we

want your bank to be in the forefront of those changes.

Community Bank[®] model was a radical new change in banking 20 years ago and we need to make sure that Canning Vale **Community Bank**[®] Branch continues to be the bank of choice for the people of the City of Gosnells.

As we move closer to that wonderful time of goodwill towards everyone, I would like to wish you all on on behalf of Gosnells Financial Services Limited and staff of Canning Vale **Community Bank**[®] Branch a very merry Christmas and a happy and prosperous New Year and thank you all so much for continuing on this journey with us.

Ray Norvill
Chairman

Gosnells Financial Services Limited PO Box 417, Gosnells WA 6990 ABN 11 095 764 533

Directors: Ray Norvill (Chair), John Hansen (Deputy Chair), Jon-Paul Tyrer, Andrew Njugana, Iggy Moro, Kate Vivian.

Welcome to the 2018 December edition newsletter!

It's been a while since we have done a newsletter for our shareholders, customers and potential customers and during that time there have been a few changes.

The biggest change as you're most likely aware, we recently moved the branch from Gosnells to Canning Vale. This was a well thought out move and not taken lightly. We spoke to many community groups and customers about the move and it was supported. We still reside with the City of Gosnells and continue to support our clientele and give back to the local community.

Our Directors have changed slightly. In the 2018 Annual General Meeting (AGM) we officially welcomed Kate Vivan onto Gosnells Financial Services Limited as a Director. We also bid farewell to our Deputy Chair John Hansen. John is making the move to Cairns to spend more time with his family.

In July we also welcomed Claire Hurst as a Community Liaison Administrator and Company Secretary. Claire was employed when Jim Moran resigned as Company Secretary and has a unique 'dual' role. Claire comes from Bendigo Bank as a Local Connection Coordinator as is really excited to bring her experience to the role.

Our Customer Relationship Officer Rachael also had a baby boy and is really excited to return from maternity leave in January 2019. Congratulations Rachael!

We have had a few changes, but we are looking forward to the future! Thank you to the staff and Directors for their hard work but also to our customers and shareholders for your ongoing support. Without you, we wouldn't be able to give as much back to community groups.

Claire Hurst
Company Secretary

The Big Event.

Canning Vale **Community Bank**[®] Branch staff and Directors were privileged to be invited to attend 'The Big Event' held at the Kenwick School. The Board provided the funding for the catering and drinks for the event.

The school was established to help provide a safe and nurturing environment catering for students of all ages with a disability.

The branch has actively been involved in the past and all staff and Directors were able to attend the event and see what the school was able to offer.

We were all very privileged to be involved and Branch Manager Michelle was very excited (and nervous) to show off her skills on the Flying Fox.



Shareholders.

Now is an excellent time to ensure that we have the correct information for correspondence from Gosnells Financial Services Limited. If you need to update your address, phone number or preferred contact method, please do not hesitate to contact via the following means:

Phone: 9455 4650

Email: secretary@gosnellssf.com.au

Write: Gosnells Financial Services Limited
PO Box 417 Gosnells WA 6990

Canning Vale Community Bank[®] Branch

Shop 2, The Vale Shopping Centre, Warton Road, Canning Vale Phone: 9450 4655

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

Website: www.bendigobank.com.au/canningvale facebook.com/bendigobank twitter.com/bendigobank



Gosnells Bowling Club Kookaburra Classic.

On Thursday 27 September 2018, 24 teams from across Western Australia took to the greens at Gosnells Bowling Club for the annual two-day carnival, the Kookaburra Classic.

First held in 2013, the event has proven so popular, that the club decided to apply for Bowls Australia Player ranking for the 2018 carnival.

Introduced in 2014, the new national ranking system provides equal and just opportunity for male and female bowlers across the country to earn ranking points to be crowned Australia's number one player for the year.

The criteria included minimum two days duration, be an open event and as a State run carnival with a minimum prize money total of \$3,000 which Canning Vale **Community Bank**[®] Branch assisted with sponsorship funds.

Michelle, a long-time supporter of the Club, was on hand to watch the end of play and present the trophies.

The event was so successful that many teams have entered for next year's carnival.

Thanks to the support of Canning Vale **Community Bank**[®] Branch and Gosnells Financial Services Limited, Gosnells Bowling Club is now on the national ranking, enhancing its reputation as one of the best lawn bowls clubs in Western Australia.

Scholarships.

Canning Vale **Community Bank**[®] Branch and Gosnells Financial Services Limited are very excited to offer a talented, hardworking first year university student a chance for a \$5,000 scholarship in 2019.

A lucky student who either resides or goes to school in the City of Gosnell's can apply to win the scholarship if they are attending University in 2019.

Scholarship applications open 3 December 2018 and close 29 January 2019.

If you would like further information or to apply, please contact Michelle Lennox Branch Manager on 9455 4650.

Terms & Conditions apply.



www.bendigobank.com.au

