

Bendigo Bank COMMUNITY



Homebush Financial Services Limited
December Newsletter 2012

From the Manager's Desk



'Staff Grants' is an exciting new initiative undertaken by our Homebush **Community Bank**® Branch where each member of the staff and I nominate a local community group to receive a small grant to be invested in a community project.

Our inaugural 'Staff Grants' event was held at our branch in January 2012 where we presented cheques to representatives from Strathfield SES, Strathfield Meals on Wheels, Westmead Children's Hospital and Feza Foundation.

A follow-up event was held in June when grants were presented to Chalmers Road School, Homebush Public School, Strathfield Men's Shed and the Columbia Aged Care Facility. Last month we conducted a third Staff Grants event at the branch where cheques were presented to Chalmers Road Special School, Meredith House Aged Care Facility, Concord Hospital Diabetes Unit, The Embroiders Guild of NSW Inc and Byrnes Dance Image.

The wonderful and compelling stories told by our inaugural Grants recipients convinced us to make the 'Staff Grants' Program an integral part of our future community contributions and we now plan to conduct two 'Staff Grants' events per year.

Business networking evenings for local business owners and executives are another new initiative of our Homebush **Community Bank**® Branch. "The rationale behind these events is to promote and develop opportunities for local businesses to talk with one another and foster good relations within the local community. The first meeting was held in July and due to its success we plan to host this type of event on a bi-annual basis."

Emmanuel Vatalis
Branch Manager

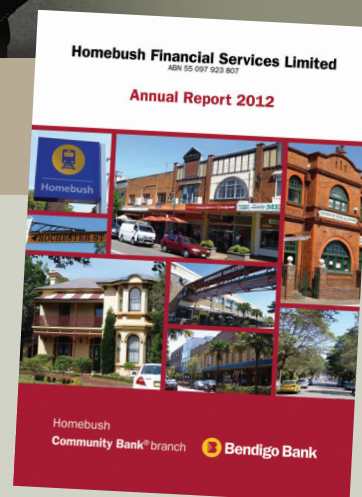
Shareholder function

About 50 people attended a Homebush Financial Services Limited (HFSL) shareholders' function at Strathfield Golf Club on 23 August to celebrate the 10th anniversary of the opening of our Homebush **Community Bank**® Branch. Special guests included Bendigo and Adelaide Bank representatives, Russell Jenkins, Executive – Customer and Community, and Phil Jones, State Manager NSW/ACT.

At the function, Chairman David Langdon announced to shareholders the branch had achieved a total portfolio of more than \$80 million as of 30 June 2012. He also informed everyone the company had achieved improved operating results for the year ended 30 June 2012.

"These improved results reflect the benefits arising from the transformation of the company's balance sheet and new opportunities arising from the re-capitalisation of the company approved by shareholders at last year's Annual General Meeting," David Langdon said.

During the evening, a cheque for \$1,000 was presented to Wendy Milburn, the Principal of Chalmers Road School from our Homebush **Community Bank**® Branch.



Annual Report 2012 now available

Homebush Financial Services Limited Annual Report 2012 is now available at the branch if you would like to come in and collect a copy or request an e-copy via email.

Community EFTPos now available

Mobile merchant facilities are available for use at fund-raising or membership renewal events. The mobile EFTPOS facilities will make running events much simpler for our customers. Please enquire at the branch.

Top left: Frank Burriss, Wendy Milburn and Emmanuel Vatalis.

Left: Staff Grants – giving back to our local community. Meredith House Aged Care Facility receiving their cheque.

Bottom left: Fran, Lorraine, Emmanuel, Niki and Reyhan.

Homebush Financial Services Limited
27 Rochester Street, Homebush NSW 2140
ABN 55 097 923 807

Directors: David Langdon (Chairman), Chris Bone, Frank Burriss, Marlene Doran, Ganesh Ganesharatnam, Christopher Haseldine, Chris Naylor (Secretary), Carly Chant (Treasurer), Leanne Doran and Peter Cipolla.

Highlighting an eventful year for our **Community Bank®** branch in Homebush



As the festive season approaches, it is timely to reflect on the many exciting milestones and achievements that our Homebush **Community Bank®** Branch has experienced during 2012.

Our traditional supporters have long understood the important roles that Homebush **Community Bank®** Branch plays by retaining banking services in Homebush, breathing life into our precincts, stimulating local business, bringing back customer service and returning profits to our local community.

From the very moment we received a substantial tranche of new share capital in January 2012 our Homebush **Community Bank®** Branch embarked upon a course of action involving the provision of significantly increased financial contributions and engagement with local community groups.

Since then, our provision of banking services and involvement in local community activities has actually accelerated and expanded beyond our traditional geographic coverage within Homebush and Strathfield to now include the Bakehouse precinct and additional precincts within Canada Bay.

In addition to our innovative Staff Grants program we have continued to provide community grants and sponsorship support to local community groups. This year's recipients have included Trish MS Foundation, Strathfield Rotary's Graffiti Program, Gladesville United Soccer, Kenpo 4 Kids, Strathfield Raiders, Strathfield Cricket, Tamil Study Centre, the Canada Bay Mayor's 2012 Golf Day (which raised more than \$30,000 for two local Mens' Sheds) and Strathfield Council's 2012 HSC Arts Exhibition.

I know that we will report many more exciting activities and achievements throughout 2013.

In the meantime, our Directors and staff remain confident that our ability to support our local communities will continue to grow and further enhance the quality of life in our local municipalities.

David Langdon
Chairman



The Bakehouse Newsagency

Jeff El Choufani has owned and operated his current newsagency, The Bakehouse Newsagency for seven years. He previously ran a newsagency in Rochester Street at Homebush for 18 years. As well as the usual newsagency items, Jeff has diversified and offers additional services such as a selection of gift items and toys, refreshments, dry cleaning and photocopying.

Jeff has been banking with Homebush **Community Bank®** Branch since the branch opened for business. Ten years ago, he and the other shopkeepers at Homebush rallied behind Marlene Doran and the Homebush **Community Bank®** Branch Steering Committee and supported

their efforts to get the branch off the ground. Jeff said that the shopkeepers supported the new community owned bank as it guaranteed the retention of banking services in the area for their businesses.

Jeff and his wife have their personal and business accounts with Homebush **Community Bank®** Branch and use a number of the branch's insurance products as well. They have found that the level of service that Homebush **Community Bank®** Branch offers far exceeds what they had experienced previously.

Homebush **Community Bank®** Branch is only five minutes away from the Bakehouse Quarter and Branch Manager, Emmanuel Vatalis is always happy to visit you to discuss your banking needs.

The Bakehouse Newsagency is open 7 days at - 7 George Street North Strathfield NSW 2137. Phone: (02) 9763 7544.



Stop Press!

Long term Director Viv Hudson has retired from the Board following more than eight years of wonderful service to the company. Viv's replacement, Carly Chant, is a qualified Chartered Accountant who operates a book-keeping business in Strathfield.

Homebush **Community Bank®** Branch

27 Rochester Street, Homebush NSW 2140

Website:

www.bendigobank.com.au/homebush

Opening hours:

Monday to Friday 9.00am - 5.00pm and Saturday mornings 9.00am - 12 noon.

You can also phone the branch on 9764 6616 and speak to us directly during these hours.



The Homebush **Community Bank®** Branch is doing deals on home loan packages, which adds up to interest rate discounts, reduced fees and added flexibility for you.

Drop into our branch at 27 Rochester Street, Homebush or phone 9764 6616 to find out more.

Emmanuel, Niki, Fran, Reyhan and Lorraine wish all their customers and the community a Merry Christmas

All loans are subject to Bendigo Bank's normal lending criteria. Fees, charges, terms and conditions apply. Bendigo and Adelaide Bank Limited
ABN 11 068 049 178 AFSL/Australian Credit Licence 237879. S417901 (166615_v1) (4/10/2012)

Homebush **Community Bank®** Branch

