



Chairman's update.



Greetings shareholders, customers and community members. Your Board has been very active since the opening of your **Community Bank®** branch in Kwinana in June 2015. The business is tracking well against the forecasts we made in the Prospectus in spite of the tough economic climate we find ourselves in. The branch location has proven to be very popular and the selection of our Manager Hine and staff spot on. Our challenge now is to grow the business even more so that we can support community groups to prosper. We were able to provide a small number of grants on our open day followed by an even bigger allocation for our 1st birthday. In this newsletter you will learn how to make an application for an even bigger pool of funds over the next month.

Our first newsletter gives me the opportunity to remind those of you reading this and who may be new to the **Community Bank®** concept who we are and what we do. The shareholders of Kwinana Community Financial Services Ltd (a public company that owns and operates your **Community Bank®** branch) are represented by 364 people of all ages and all walks of life who are connected to Kwinana and who supported the concept of bringing a **Community Bank®** branch into town. The shareholders embraced the vision of a bank which not only provides great banking services (and is the 5th biggest bank in Australia) but does it in a way that the community benefits from the profits.

Our mission is to return 80% of our profits back to the community by way of grants to local organisations operating in Kwinana. You can help us do that even better by spreading the word and encouraging your friends and family to bring their banking and related products to us. The more profit we make the more we can give away.

Thank you for helping us make Kwinana an even better place in which to live, work and play.

John Iriks
Chairman

Branch Manager's update.



I am pleased to provide this update on behalf of the branch team at Kwinana Community Financial Services Ltd.

Firstly, I would like to take this opportunity to thank our Board, shareholders and the state leadership team for their continued commitment and support. I would also like to thank our many customers who hold their banking with us; our **Community**

Bank® branch would not be the success that it is without you.

It is testament to the support from the community and the commitment from the staff here at our branch that we are on track with the forecasts made in the initial prospectus. Our branch is currently on target against budget for the financial year ending June 2017 and continues to grow.

Our new staff members Michael and Ashley have completed their training and accreditation and are an enthusiastic addition to our team. The team pride themselves on providing a very high standard of customer service and would love to see you in the branch to transfer your banking to us.

Again, we thank you for your continued support and encourage you to assist us in 'telling our story' and encourage your family, work colleagues and networks to consider our Bank for their financial requirements.

Hine Grey
Branch Manager

Move to a local bank.

Become a customer of Kwinana **Community Bank®** Branch today and you'll have access to great banking products and enjoy premium customer service.

And with 80% of our profits going back to our local community, you'll also know that your banking is supporting something bigger.

Drop into your local branch at Shop 28, Kwinana Market Place, Chisham Avenue, Kwinana or phone 9419 4242 to find out more.



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Kwinana Community Financial Services Ltd Shop 28 Kwinana Market Place, Chisham Avenue, Kwinana WA 6167 **ABN** ABN 89 169 535
Directors: John Iriks, Stephen Williams, Wayne Milnes, Max Bird, William Toon, Lorraine Lucas, Leslie Whiddett, Sarah McDonald.

Recent projects.

As part of our first birthday celebrations, we offered local organisations the chance to apply for a grant. This was very timely for the Wandi Progress Association as they were in the process of installing a newly donated play area on the Wandi site. Their success in gaining a grant kicked off the construction of the project with the funds going towards water washed play sand and retaining walls. The play combination is a great asset for the Wandi Playgroup and families who come to enjoy the local facilities.



Our most recent grant was to Story Dogs to sponsor the team of Christina and Jasmine at St Vincent's Primary School in Parmelia. Story Dogs is a reading support program designed to improve the literacy skills of children by having them read to dogs, an audience that won't judge, criticise, pressure, or laugh, and that can help children relax and have fun reading.



Our grant for Christina and Jasmine will go towards annual vet checks, high quality and fun children's picture books, uniforms, accreditation, and insurance. We are delighted to be a part of improving educational outcomes for local children.



**It's switching your banking to us.
But it's bigger than that.**

It's 80% of profits poured back into Kwinana.

Our bank invests its profits into our community, so just by banking with us, you automatically become part of something bigger. **Bigger than a bank.**

Drop into your nearest branch at Shop 28, Kwinana Market Place, Chisham Avenue, Kwinana or phone 9419 4242 or apply now at bendigobank.com.au



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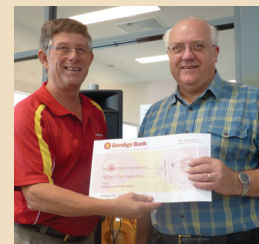


Applying for a grant.

The Kwinana **Community Bank**® Branch is proud to be able to provide financial support for our communities; directing profits from its customers' banking business directly back into the local community that supports it.

Applications are assessed on a case-by-case basis by our branch and Board of volunteer Directors, and will be considered favourably where they provide broad community benefit.

Call into our branch at Kwinana Market Place to pick up an application form, and chat to our team if you have any questions about applying for a grant. Applications close on 31 May.



Community projects.

Below are some of the projects that we have provided grants for:

Kwinana Junior Knights	Uniforms
Kwinana RSL	Memorial
Kwinana Cricket Club	4 x junior cricket training kits
Kwinana Amateur Swimming and Lifesaving Club	Project Colorado infinity starting system
Allsortz Netball Club	Uniforms and equipment
Wandi Progress Association	Junior playground
Homestead Ridge Progress Association	Homestead Ridge national tree planting day
Imagine Kwinana Inc.	Five BBQ and drumming work shops
Kwinana Golf Club	1st Tee program (junior sized equipment)
Kwinana Heritage Group	Stocktake of heritage items
Leda Primary	Healthy crunch and sip machines
St Vincent's P & F Association	St Vincent's community garden
Wandi Woodturning Club	Air reticulation

Kwinana Community Bank® Branch

Shop 28 Kwinana Market Place, Chisham Avenue, Kwinana WA 6167 Phone: 9419 4242

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

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



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