

Community forum coming soon

Under the **Community Bank**[®] model, the Roleystone-Karragullen **Community Bank**[®] Branch has the discretion to distribute some of its profits back to the community. This will be outside the declaration of a shareholder dividend. While this is in the future, we want to start the planning for this in 2010.

To help decide where the funds will go, we will be contacting local community groups and holding a community forum in September 2010. As a shareholder you will also be welcome to contribute your big ideas for Roleystone-Karragullen.

Watch the local press for further information.

'Take out a home or business loan and we'll give you a \$500 account'.*

Now is the perfect time to choose a home or business loan, or refinance your existing loan, with Roleystone-Karragullen **Community Bank**[®] Branch.

Until 31 December 2010, Roleystone-Karragullen **Community Bank**[®] Branch will give a \$500 Bendigo Bank account to every new home or business loan customer.

So call into the branch and talk to us today about our complete range of home and business loans. We think you'll enjoy doing more of your banking 'the Bendigo way'.

* Offer valid until 31/12/2010. Minimum business loan is \$100,000, and all loans must be new and settled with Roleystone - Karragullen **Community Bank**[®] Branch. The \$500 Bendigo Bank account can be new, or the \$500 can be credited to an existing Bendigo Bank account. All loans are subject to the bank's normal lending criteria and terms and conditions. Fees and charges apply and are subject to change. Bendigo and Adelaide Bank Ltd, The Bendigo Centre, Bendigo VIC 3550. ABN 11 068 049 178. AFSL 237879.

Roleystone-Karragullen
Community Bank[®] Branch



Introducing Nicky Dalbeth

Nicky was employed part-time in December 2007 and soon progressed to a full-time position. She enjoys working in Roleystone and during her time at Roleystone-Karragullen **Community Bank**[®] Branch has been amazed at the friendliness of our unique community.



Nicky said she wanted to improve her banking skills in order to provide the best service she possibly could.

Nicky earned her private pilots licence in the year 2000 and loves aerobatics. It is not surprising to learn that she is an avid fan of the Red Bull Air Race, but not of football.

Feel free to drop in anytime to discuss your banking requirements with Nicky or simply to have a chat.

Roleystone-Karragullen **Community Bank**[®] Branch,
Shop 8, 21 Jarrah Road, Roleystone WA 6111
Phone: 9397 7466

Website: www.bendigobank.com.au

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

Chairperson: Anne Johnston.

Directors: Roy Hamilton, Maria Ford, Tom Stokes, Jack Dowling, Chris Johnston, Liz Dunn, Pam Edwards and Rob Fidock.

Bendigo and Adelaide Bank Limited, The Bendigo Centre, Bendigo VIC 3550.
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Roleystone-Karragullen Financial
Services Limited

Newsletter June 2010

Supporting our community



Kelmscott Roos under 6 soccer team ready for action in their smart shirts provided by Roleystone-Karragullen **Community Bank**[®] Branch.

10 Wygonda Road, Roleystone WA 6111 ABN 11 068 049 178

Roleystone-Karragullen **Community Bank**[®] Branch

Chairperson's report

Shareholders dividends

At the time this report was produced, we just finished three years of trading. It is encouraging to note that despite the difficult economic times, our on book balance at May 2010 was \$51 million.

You will note in the prospectus issued in 2006 with your invitation to purchase shares, this is ahead of the forecast of \$47 million. However, with increased costs and lower income margin because of the economic down turn, we are not yet consistently posting a monthly profit. It is not possible therefore to forecast when a dividend will be issued. Should our business continue to grow over the next financial year as it has done historically, then the Directors will be well placed to consider the matter carefully in June 2011.

We remain strongly focused on achieving a maiden dividend for our shareholders and urge them to continue to support our bank and help it grow.

New Director

We are pleased to welcome Roy Hamilton to the Board of Directors of Roleystone Karragullen Financial Services Limited taking our number of Directors to nine. Roy is a local resident with a strong background in small business and has taken the position of Vice Chairman.



▲ **Front:** Chris Johnston, Pam Edwards, Maria Ford, Anne Johnston and Tom Stokes.
Back: Liz Dunn, Rob Fidock, Roy Hamilton and Jack Dowling.

Using our marketing budget

As our business has grown, so has the amount of funds made available to us by Bendigo and Adelaide bank to use for marketing purposes. This funding is made available outside the franchise framework and on the understanding that local boards use it to enhance and develop their local community and our market presence.

Accordingly we have continued with a strong emphasis to use our marketing budget to provide grants and sponsorships to a wide variety of community organisations.

In making the marketing decisions we have considered not only the geographic area of Roleystone-Karragullen but also support to organisations from out of this area which attract members of our communities.

Since January 2010, we have provided support for;

- Roleystone Theatre – new sound system and signage
- Roleystone District High School – enrolment and t-shirts for the Year 8's involved in the Champion Lakes Water Sports taster programme 2010
- Kelmscott Soccer Club – support for an under 6 program
- Roleystone Bowling Club – new mats
- Roleystone Community – Living Smart Sustainability Programme
- Toodyay Bushfire Appeal
- Roleystone District High School library – to replace damaged equipment

We continue to support the Primary School Virtues reward programme. Our sponsorship of this programme was voted by other Western Australian **Community Bank**[®] branches as best local promotion at the 2010 Bendigo Bank West Australian State Conference.

One of our major investments has been buying a marquee. The marquee will be made available to local community groups free of charge. The Gumnut playgroup were keen to use it for their Annual Fun day where it provided shelter for the face painting.

Its first airing was at the Roleystone-Autumn Fair, where our Directors fully manned the sausage sizzle for the combined P& C's. Our hard work was complimented by erecting a display in the marquee next door and giving Manager Michelle a golden opportunity to spread the Bendigo Bank message. Our thanks go to Michelle and to staff members Tanya and Shelley for giving their time to this worthy cause.

We are currently arranging to provide scholarships for three local students who attend the Australian Trades College at either of their campuses: Maddington or Armadale. This will provide tuition fees and uniforms to three young students.

Anne Johnston Chairperson



▲ Our Directors serve hungry emergency service workers at the Roleystone Autumn Fair.

Branch Manager's report



We have had a very busy six months; our book balance now stands at just over \$51 million which is a fantastic increase of \$13 million in the last six months.

It is great to see so many new faces popping into the branch to do their banking as our customer base grows. Our customers are spreading the word about our branch and its efficient and friendly atmosphere and this growth is increasing our book balance even further.

We recently had a stall at the Autumn Festival at the primary school and found it very beneficial. We spoke to lots of new and existing customers and had discussions around our banking products.

We also promoted our school banking programme which occurs on Wednesday mornings in the school library between 8.15-8.45 during term time. If you are interested in school banking visit Shelley and she can explain how it works. This is a great way to get the young children learning how to save from an early age.

Sadly Maria has decided to move on to pastures new, so we have a new addition to the branch. Debbie Wagstaff, another local resident, has joined us on a part time basis. You will see her in the branch on Wednesday, Thursday, Friday and every other Saturday. Feel free to pop in and say hello.

Please do not hesitate to call in to discuss your banking needs and meet our great staff. We hope to see you all soon.

Michelle Brace Branch Manager