Made possible by the customers of Varsity Lakes **Community Bank**[®] Branch

Chairman's message



October 2013

Now in our fifth year of business Varsity Lakes **Community Bank**[®] Branch is still growing strong. Having footings now in excess of \$39 million, we have achieved a modest profit this year our first profit on record and in keeping with our business plan.

In achieving this significant milestone I congratulate our Branch Manager, Ryan Simpson and his team

in Tom, Lisa and Kym. Your continued efforts and consistent approach to business have created a positive environment for all our customers and we are reaping the rewards. Well done.

Among many investments we have supported 'Movies in the Park' at Varsity Lakes. This community event has proven to be popular attaching hundreds of mums, dads and kids.

As our **Community Bank®** branch continues to grow we will continue to reinvest in our local community.

This year we have again supported the Robina Roo's Australian Rules Football Club. Many of the players are valued customers and they continue to support our business by recommendations to family, friends and business contacts. Go the Roo's!

At a Board level, my sincere thanks go to my fellow Directors all of whom who are passionate local business and community leaders who continue to volunteer their time freely in the interests of the Varsity Lakes community.

Carl Bruhn Chairman

Winners Are Grinners

Varsity Lakes **Community Bank**[®] Branch recently won the Gold Coast region's 'Branch of the Month' Award. Pictured from left to right: Lisa Gallagher, Gold Coast Regional Manager Stephen Simpson, Ryan Simpson and Tom Hansen.

A wide world of sports right on our door step

Located on the southern side of Lake Orr the Varsity Lakes Sports House (pictured above) is a major community sporting hub for the central Gold Coast.

Home to the weekly phenomena known as Parkrun on Saturday's, Sports House is also home to a number of rowing, dragon boating and other sporting clubs, including yoga as well as community education programs, like first aid courses.

Sports House was the brain child of Delfin Land Lease and is proudly supported by Varsity Lakes **Community Bank**[®] Branch.

Sports House has become a central hub and a focal point of community activity for residents on the north and southern side of Lake Orr and has also hosted a number of major events associated with the recent Masters Games.

For more information or to check out upcoming events visit sportshouse.com.au



Varsity Lakes Financial Services Limited Shop 7, 195 Varsity Parade, QLD 4227 ABN 57 127 396 454Directors: Carl Bruhn (Chairperson), Nic Rone, Janelle Manders, Trina Hockley, Wayne Clinton, Chris Gregory and Gordon Watson.

Branch Manager's Post



This is now our fifth year of trading for Varsity Lakes **Community Bank**[®] Branch, and during this period we have once again achieved excellent business growth despite the continuing economic challenges faced by the Gold Coast.

We managed to grow our business by \$9.4 million to reach \$39 million as at the

30 June 2013. Our customer numbers increased by 11.9% and our branch continues to be supported by local businesses families and community organisations.

During the year we welcomed our newest new staff member in Kym Van Eyk who joined as a part-time Customer Service Officer to assist Tom and Lisa.

And as our Chairman mentioned, community investment is a priority for the Varsity Lakes **Community Bank®** Branch. During the past several months the branch has supported a number of worthy organisations, sporting clubs and events in our local community including:

- · Careflight
- Mater Little Miracles Appeal
- Currumbin Wildlife
- Burleigh Men's Shed
- · Varsity Lakes Community Limited.

I would like to thank all those that support our branch including my staff and look forward to a successful year ahead.

Ryan Simpson Branch Manager

Community spirit takes flight

Earlier this year Varsity Lakes **Community Bank**[®] Branch helped raise money for RACQ CareFlight.

RACQ CareFlight is dedicated to providing the highest standard of rapid response critical care to the ill and injured and their offices are located right in the heart of Varsity Lakes.

Varsity Lakes **Community Bank**[®] Branch Officer Lisa Gallagher was the main driver behind the project organising a morning tea and a raffle. The **Community Bank**[®] branch also sold a number of the cute and cuddly CareFlight bears.

In total the branch raised over \$400 for CareFlight.

For more information about CareFlight visit www.careflightgroup.com



Movies in the park



Above: The Bendigo and Adelaide Bank team at Movies in the Park.

The Movies in the Park event on Saturday 18 May 2013, highlighted the generosity of Bendigo and Adelaide Bank and its continuous commitment to the community.

Residents of Burleigh Waters, Robina and Varsity Lakes enjoyed an entertaining family night out, thanks to the support of various organisations and the Christian Community Church.

The night included pre-movie entertainment as well as carnival-style food during the film.

A cheque presentation for \$1,500 from Varsity Lakes **Community Bank**[®] Branch to the Christian Community Church was a highlight of the night, loudly applauded by the audience.

Varsity Lakes **Community Bank**[®] Branch Manager Ryan Simpson presented the cheque on behalf of the branch to help with all of the church's expenses.

The church aims to promote community spirit and will put the donation towards future community events and programs.

Crowds of children flocked to the Bendigo and Adelaide Bank tent on the night, grabbing a show bag and balloon.

There were more than 200 balloons and show bags made up by staff member Lisa Gallagher and distributed on the night by branch team members Ryan, Lisa, Tom Hansen and Kym Vaneyk.

In the end the Bendigo and Adelaide Bank tent had completely run out of balloons and show bags, because they were so popular with the children.

Parents commented that the night was a great public event that showcased the various charitable organisations within the area.

Comments were made that the event was well organised and Bendigo and Adelaide Bank staff had put on an amazing show bag stall.

Many parents also noted it was an affordable family night out that they would be more than happy to attend again.

The movie featured on the night was Dr Seuss' "The Lorax', so it was best suited for families with small children.

Overall the night was definitely a fun-filled event for all the families that helped to showcase the Bendigo and Adelaide Bank community spirit.

Article by Caitlan Gallagher (Journalism Student)



Watch the Bendigo Bank story at www.bendigobank.com.au/snapshots

New Board Appointments

Trina Hockley



Esteemed Director Trina Hockley recently accepted an appointment to the Board of Varsity Lakes Financial Services - Varsity Lakes **Community Bank**® Branch. Trina also

holds positions with the TAFE Reform Board, AICD and Regional Development Australia.

Trina brings a wealth of experience as a Director, executive and business owner with expertise in the electronics, health, education, training and employment industries.

Trina is also holds AICD qualifications and has a keen interest in change management.

Janelle Manders



Varsity Lakes Financial Services Limited has also recently appointed Janelle Manders to the Board of Directors.

Janelle is passionate about making a difference by helping

people and businesses to be financially successful. As Managing Partner of HLB Mann Judd Gold Coast, Janelle has spent 28 years providing business and taxation to Gold Coast people and businesses.

Janelle brings to the Board, expertise in the areas of corporate governance, accounting, financial reporting and risk management, and is currently a Director of the Gold Coast Suns Football Club and a Member of the Australian Institute of Company Directors Gold Coast Committee.

Gordon Watson



Gordon is the final new addition to the Board of the Varsity Lakes Financial Services Limited.

Gordon is a business development and marketing specialist with Datapod and was

a candidate for Division 11 at the Gold Coast Council elections in 2012.

Gordon is a respected and passionate Robina Varsity local with experience as Chairman of the South Bay Community Title and as Vice President of the Creek to Creek Chamber of Commerce Gordon is also a Commissioner for Declarations.

Community Bank[®] branch gets behind Varsity Lakes Family Fun Day



Varsity Lakes **Community Bank®** Branch threw its support behind the inaugural Family Fun Day held at the Varsity Lakes Central Park in September 2013.

The day kicked off at 10.00am and ran through until 4.00pm and featured live entertainment, displays, competitions and other fun activities for the kids.

Varsity Lakes **Community Bank**[®] Branch Manager Ryan Simpson said, "The family fun day was organised by a group of local business owners and is a way to bring people into central Varsity on weekends. Varsity Lakes is home to some of the Gold Coast's best cafes and restaurants and this event will draw more patrons into the area to try them out."

Varsity Lakes **Community Bank**[®] Branch handed out show bags and other promotional gifts on the day.



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And with a home loan package you can get even better value, reduced fees and added flexibility.

Drop into your nearest branch at 195 Varsity Parade, Varsity Lakes or phone 5562 0755 to find out more.

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. S41790H (197464_v1) (14/10/2013)

State Parliament visit fascinates staff

Burleigh Member of Parliament Michael Hart (pictured second from the right) recently invited the staff from Varsity Lakes **Community Bank**[®] Branch and a number of other locals on a personal tour of the Queensland State Parliament.

The tour included viewing a live 'Question Time' session on the floor of Parliament, a tour of the grounds and a barbeque with Queensland Treasurer the honourable Tim Nichols MP (Pictured centre below) and the Member for Mermaid Ray Stevens.

Varsity Lakes **Community Bank**[®] Branch visitors comprised of Branch Manager Ryan Simpson, Bendigo Bank Regional Engagement Manager Steven Simpson, and Board members Nic Rone, Chris Gregory and Gordon Watson.

The visitors were also treated to an impromptu budget synopsis by Mr Nichols which included questions from the group.

The day provided the team from Varsity with a new perspective of State Parliament and a fascinating insight into the Queensland economy.



Staff volunteering for the Robina Lions

Community is at the heart of Varsity Lakes **Community Bank®** Branch and staff member Lisa Gallagher and Board member Gordon Watson are both active volunteers for the local Robina Lions Club.

Lisa is renowned in the community for her fund raising efforts and culinary talents and has this year alone volunteered over well over 120 hours, while Gordon will head to the rainforests of Borneo in October to participate in the 2013 Malaysian Climb-a-thon, a half marathon up Mount Kinabalu, to raise money for Lions Prostate Research.

For more information or to keep up to date with the banks community involvement, join us on Facebook at www.facebook.com/ BendigoCommunityBankVarsityLakes





Lisa and Gordon volunteering for the Robina Lions Club at this year's Gold Coast Marathon.

Varsity Lakes Community Bank® Branch

Shop 7, 195 Varsity Parade, Varsity Lakes QLD 4227 Phone: 5562 0755 Opening hours: Monday to Friday 9.00am – 5.00pm Website: www.bendigobank.com.au/varsity_lakes

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To keep up to date with all the activities at the Varsity Lakes Community Bank® Branch follow, join and like us on Facebook, Twitter and LinkedIn.

Find us on Facebook at **facebook.com/** BendigoCommunityBankVarsityLakes Follow us on twitter at **twitter.com/VarsityBank** Linkedin at **www.linkedin.com/**

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Bendigo and Adelaide Bank Limited, The Bendigo Centre, Bendigo VIC 3550. ABN 11 068 049 178. AFSL 237879. (BMPNL0678) (10/13)



Drop into your nearest branch at 195 Varsity Parade, Varsity Lakes or phone 5562 0755 to find out more.

Bendigo and Adelaide Bank Limited. ABN 11 068 049 178 AFSL 237879. G4U25 (197531_v1) (15/10/2013)



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