



## Chairman's update.



Greetings shareholders, customers and community members.

What a year it has been in banking. The Royal Commission into banking has brought the focus on the industry and exposed practices that need addressing. I am sure the results will bring a much fairer result for customers of all banks.

On behalf of our **Community Bank**<sup>®</sup> branch we continue to put customers first and will continue to work for our shareholders and community. Our ongoing commitment to community has resulted in us being named in a recent Roy Morgan survey as the third most trusted brand in Australia for 2018.

Your Board continues to meet on a regular basis to ensure we comply with all of the governance issues expected of us and focus on business growth. Although the economic climate is still tough, we continue to grow, though some of our margins are not as good as they were in previous years.

Our staff continue to perform at the highest level, attracting almost one new customer each day into the branch. Our results benchmark well against the rest of the **Community Bank**<sup>®</sup> network and the industry generally. Our focus now is more on a marketing strategy to increase our business.

In latest news, we continue to work with the City of Kwinana and the Kwinana Community Chest and have between us a budget of \$60,000 to allocate to local organisations. As you will see later in this newsletter. We are also proud to announce that the Bendigo Bank will continue as the naming rights sponsor for the 2018 Bendigo Bank Kids Carnival for Telethon.

I encourage shareholders, customers and members of the community to help us promote our **Community Bank**<sup>®</sup> branch so that we not only provide a better banking experience to Kwinana, but also increase the support to all those wonderful organisations that make our City such a special place to live.

On behalf of the Directors, staff and shareholders, I thank you again for your support and look forward to seeing you at our AGM on 22 November 2018 at the Darius Wells Resource Centre.

**John Iriks,**  
Chairman

## Relay For Life.

Team Bendigo Bank Kwinana participated in their first Cancer Council's Relay For Life on 6 October. Relay For Life is a community fundraising challenge raising vital funds for cancer patients.



The event brings communities together to celebrate survivors and recognise the unsung heroes – their carers. Those we've lost are honoured during a candlelight ceremony. Teams commit to walking, rolling or running around a track for 24 hours to signify that cancer never rests, so neither do we.

Relay For Life is our opportunity to join together to make a difference in our community. Each year thousands of Australians participate in relays across Australia and our team is proud to be part of that. A huge thank you to all the members of Team Bendigo Bank Kwinana who came and conquered the track. Some set the challenge of committing to the full 24 hours and did so with only 1.5 hours sleep. Thank you too to everyone that donated and supported our team. We can't wait to do it all again next year – our team will be back bigger and better!

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, Sissi Lombardo, Lee Milward.

## Branch Manager's update.

Hi everyone and welcome to another edition of our newsletter. It has been a busy past six months, so this issue will show some of our achievements plus some of the exciting things we have been involved in within our local community.

Firstly, I would like to give you some brief background of my experience. I have been in the finance industry for just over 12 years. I started as a young teller, spending a couple of years earning my stripes, which then lead me to accept a promotion at another bank company. During my time at there I was promoted to Personal Lending Manager and handled all consumer lending at the branch such as home loans, personal loans and credit cards. After four years in that role I then accepted a role at Bendigo Bank in 2013 as a Customer Relationship Manager in Willows branch in Townsville.

In 2017 I then decided it was time to come back to my home state WA and raise my children around our beautiful beaches and coastal life. This has lead me to land on my feet as Branch Manager of our Kwinana **Community Bank**<sup>®</sup> Branch.

Why is our **Community Bank**<sup>®</sup> branch so important? Kwinana **Community Bank**<sup>®</sup> Branch could potentially be able to pour back millions of dollars into our Kwinana community. However, we can't do this without your help. We need more customers to do business with us. Without our customers we are unable to give back 80% of our profits into the Kwinana community.

In this this issue of our newsletter you will be able to see the small difference we have been able to make so far.

Our branch has a wealth of banking and finance knowledge, I encourage anyone to pick up the phone and contact me directly on 9419 4242 to see how we can help you achieve your financial goals. Bendigo Bank is the fifth largest bank in Australia and has been voted Australia's third most trusted brand. We offer a huge range of banking products and services to meet any circumstance and need.

So, make the change today and bank with Australia's bank of choice.

I look forward to talking to everyone soon,

**Ashley Blower,**  
**Branch Manager**

## Annual General Meeting.

We hope to see you at the Kwinana Community Financial Services' Annual General Meeting.

**Date:** 22 November 2018

**Time:** 7.00pm

**Location:** Ken Jackman Hall,  
Darius Wells Centre, Chisham  
Avenue & Robbos Place,  
Kwinana.



## Interested in getting involved?

Do you have marketing and/or event management experience? Or do you know someone who does? The Board of Kwinana Community Financial Services Ltd is looking for a volunteer/s to join a sub-committee to assist us as we grow, with a possible opportunity to become a Director on the Board in time. Like any company, we need to grow to meet our business goals, but we also need to grow so that we can keep putting funds back into our community. We're looking for someone who can help us to grow the business of Kwinana **Community Bank**<sup>®</sup> Branch, and organise and manage customer and community events. Help us to help our community.

## Community projects.

The Kwinana **Community Bank**<sup>®</sup> Branch has partnered with the City of Kwinana and Kwinana Community Chest to form the Kwinana Community Funding Program. The objective of this partnership is to offer an improved funding program to community organisations and provide the opportunity to fund larger community projects. The Kwinana Community Funding Program aims to encourage local community organisations to engage in capacity building and community engagement projects such as running events, groups, art projects, workshops and training courses. Groups can also apply for funding for minor equipment such as sporting equipment, gardening tools, furniture or trailers.

The Board is proud to provide an overview of community projects that have received funding from this joint program in the second round of grants.

Organisation	Grant
Laughing Horse Production Inc	FAME the Musical
The Kings College	Carols in the Park
Relay for Life Kwinana	Relay for Life
The Smith Family	Community Art Celebrating Aboriginal Culture and People
Dismantle Inc	Bike Rescue Program
Fibro & Us	Micro Information Sessions & Workshops
Gilmore College	Love Bites
Maddison Gray	Little Athletics in Singapore
St Vincent P&F	St Vincent's Community Fete
Friends of the Spectacles	NAIDOC Event
Southern Districts BMX Raceway Inc	Start Ramp Upgrade
The Salvation Army	Activity Hall Refurb

The October round of funding has been received and is being reviewed, with the next round opening in February 2019. Call into our branch in the new year for more information.

## Community Choice Awards.

At the Bendigo Bank State Conference in May, our branch's sponsorship of the amazing Story Dogs Literacy Program in Kwinana won the award for Best Community Project in WA for 2018!

Kwinana **Community Bank**® Branch is a proud supporter of the Kwinana Story Dogs, who do such a brilliant job of helping children to learn to read at St Vincent's, Harmony and Bertram Primary Schools.

Your local Kwinana **Community Bank**® Branch contributes 80% of profits back to their community, supporting local programs like Story Dogs. It just goes to show why the **Community Bank**® model is so important... so if you ever contemplated changing banks, then be part of making a difference and switch to us! You might be surprised.



## People's Awards.

Our very own Branch Manager, Ashley Blower, and Customer Relationship Officer, Katelyn Dohrman, have been recognised for their great work in the Bendigo Bank **Community Bank**® People Awards. These peer-nominated awards recognise staff who have displayed exceptional behaviours which had a positive impact in one of the following categories:

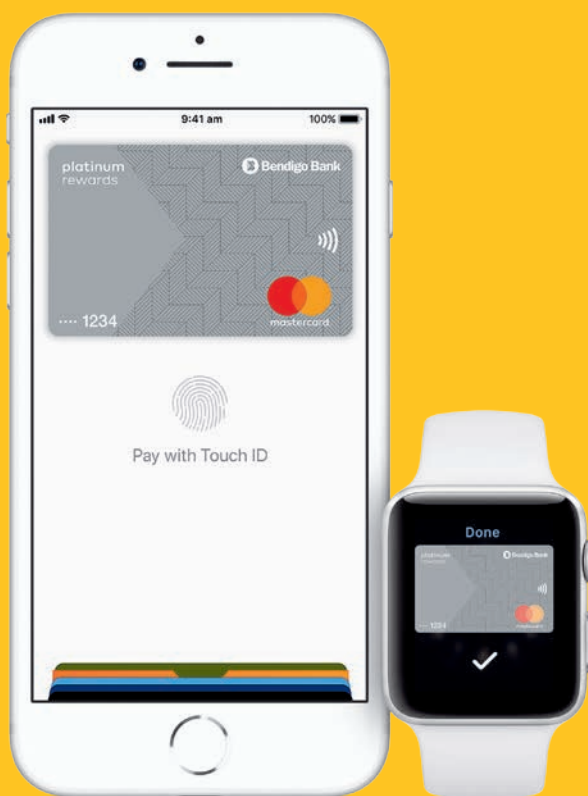
**Customer outcomes** – Displaying exceptional customer service mindset by exceeding customer expectations, actively exploring their needs and providing relevant solutions. This can be for an internal or external customer.

**Exceptional behaviours/values** – Role-model organisational values and behaviours, effectively collaborate with others, and always act with passion, honesty and courage.

**Continuous improvement/innovation** – Actively seeking opportunities to improve customer and company outcomes across process, procedure and/or customer engagement, while embracing change within their team and the organisation

Ashley was the winner of the WA State People's Award for January-March quarter while Katelyn was the winner for April-June quarter. Well done!

## G'day, Apple Pay



Apple Pay. The easy, secure and private way to pay.



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## Upcoming events.

<b>18 November 2018</b>	The Local Farmers Market Honeywood
<b>22 November 2018</b>	Kwinana Community Financial Services' Annual General Meeting
<b>8 December 2018</b>	Wellard Christmas Markets
<b>January 2019</b>	The Local Farmers Market Honeywood
<b>19 February 2019</b>	Home Owner Forum, Darius Wells Centre, Kwinana
<b>March 2019</b>	Business Lunchbox Event (location TBA)
<b>May/June 2019</b>	Small Business Expo, Darius Wells Centre, Kwinana



## Own your happy place.

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pa\* | pa\*

Connect Home Loan Package | Standard Comparison Rate

Your sanctuary, your haven, your happy place. Whatever you call it, we'll help you own it.

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



[bendigobank.com.au/happyplace](http://bendigobank.com.au/happyplace)

Terms, conditions, fees and charges apply. All information is correct as at 1 July 2018 and is subject to change. Full details available on application. Lending criteria apply. \*Interest rate is current as at 1 July 2018. Rates and fees are subject to change. The comparison rate displayed is calculated for a Residential Variable Rate, Owner Occupied, Principal and Interest loan based on an amount of \$150,000. WARNING: This comparison rate is true only for the example given and may not include all fees and charges. Different terms, fees or other loan amounts might result in a different comparison rate. Offer is available to customers with new Owner Occupied, Principal and Interest home loans above \$150,000 with a loan to valuation ratio of up to 80%, and three additional or complimentary products taken as part of the Connect Package. Complementary products cannot be from the same product type. Offer ends on 31 December 2018. Credit provided by Bendigo and Adelaide Bank Limited ABN 11 068 049 178 Australian Credit Licence 237879. (1205953-1212757-1) (416773\_v1) (22/10/2018)

## zero2hero.

The Kwinana **Community Bank**<sup>®</sup> Branch sponsored a student from Kwinana to attend zero2hero's Camp Hero in early October.

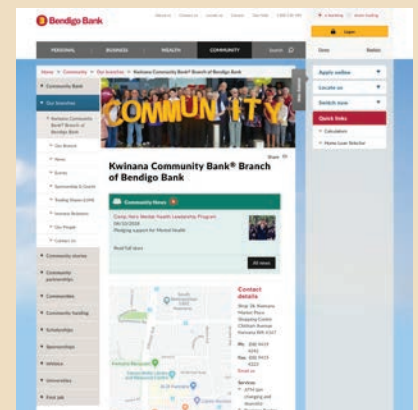
Camp Hero is a mental health leadership camp which hosts 40 of Western Australia's most inspiring Year 10 to Year 12 students. Held at Nanga Bush Camp, Camp Hero is a five-day youth leadership training camp that brings together students, mentors, and experts, around the vision of equipping young people to become mental health leaders and ambassadors in their community. The program has been designed to cover a wide range of topics that help to develop communication and leadership skills, as well as educate on the facts and fictions around mental health. Participants gain the knowledge to support their own mental and physical health, and build the awareness and confidence to support others in doing the same. As part of the zero2hero Camp Hero program, participants also receive accreditation in the nationally recognised suicide alertness seminar SafeTALK.

Bendigo Bank is proud to be a sponsor of this program, working together to continue to create positive change in our community and reducing the stigma associated with mental illness and prevent suicide. Participants return to their communities as empowered mental health leaders and ambassadors. The vital life skills they have learned and the relationships forged during camp are just the beginning of their leadership journey.

## Company information.

Visit our page at [www.bendigobank.com.au/kwinana](http://www.bendigobank.com.au/kwinana) for more information on the company.

From the menu on the left of the page, you can register your interest to buy or sell shares under Trading Shares (LVM), while Annual Reports and minutes of the AGMs can be found under Investor Relations.



## Kwinana Community Bank<sup>®</sup> 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](http://www.bendigobank.com.au/kwinana) [facebook.com/bendigobank](https://facebook.com/bendigobank) [twitter.com/bendigobank](https://twitter.com/bendigobank)



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