



Logan Community Financial Services Ltd

December 2012



## Chairman's message



Welcome to another edition of Logan Community Services Limited newsletter.

Firstly, I would like to personally thank those shareholders who attended our recent Annual General Meeting

that was held Monday 5 November 2012 at Tudor Park. It was a fantastic night that was enjoyed by all who attended.

It was my pleasure to present the Logan Community Financial Services Limited ninth Annual Report and my first as Chairman. For the year ending 30 June 2012 we posted a record net profit of \$490,350, an increase of approximately 76% on the previous year.

We saw some significant economic factors and an exceptionally competitive market throughout this period but our consistent delivery of excellent customer service and community engagement I feel has contributed to our success.

Achieving \$16.9 million in business growth now totaling (\$353.2 million) is a great accomplishment and I believe a more than satisfactory and solid result in such tough economic times.

Our company's purpose is twofold, firstly to provide a solid investment and return to our shareholders and secondly to aid and support the community of Logan City.

I am extremely pleased with the announcement of a record 9c fully franked dividend that was paid on 20 November 2012. This now brings the total dividends

paid to shareholder since 2007 to just over \$1.1million.

I would like to thank our shareholders for their patience in the early years when the company was getting on its feet. Our shareholders held faith in our vision and that faith is now being rewarded.

We continue to encourage and remind our shareholders that your on-going support as customers of Logan **Community Bank**® Group remains invaluable in ensuring our future success. As you know it's this support and banking activity that ultimately determines the level of return to the local Logan community and to our shareholders.

Returning profits to the local community is a core philosophy of the **Community Bank**® model and here at Logan we are no exception. Contributions of more than \$80 million from the **Community Bank**® network have touched the lives of thousands of local Australians. I am happy to advise that LCFSL has contributed back to the Logan City community more than \$1.980 million since its inception in 2003 (this includes \$1 million for the new Loganholme branch in 2014) which helps to improve the economic and social prospects of the recipient clubs and organisations.

I would personally like to thank our dedicated staff members in all five branches for their continued efforts and contributions in delivering the **Community Bank**® concept and for delivering an exceptional standard of service to our customers. To our management team, I would like to thank them for their continued commitment to their roles in ensuring that we achieve our priorities.

I would also like to thank our administration team of Michelle Todd and Donna Duncan who work tirelessly behind the scenes keeping the wheels turning.

Finally to you our shareholders, thank you for your ongoing support. I encourage each and every one of you to be strong advocates for our company, to get out there and encourage your friends and family to bank with us, to make use of all our services and products, and keep telling the story of how banking with Logan **Community Bank**® Group is not only good for business but good for you and good for the community in which you live.

**John McLaughlin**  
Chairman







## Lighthouse Calvary Care – Lang's Dinner

At our recent AGM, an emotional Debbie Hill from Lighthouse Calvary Care accepted a cheque for \$3,500 to help support the annual Lang's Christmas dinner for disadvantage families. More than 200 families from Logan will enjoy a wonderful meal with many of the wait staff from all levels of government and business leaders in Logan. Lighthouse Calvary Care is committed to supporting our local community and Logan **Community Bank®** Group are very proud to be able to provide both financial support as well as our staff volunteering their time to help at the Lang's Christmas Dinner.

## Burrowes State School

Logan **Community Bank®** Branch, Marsden was proud to support Burrowes State School fete held on 15 September. The branch was the gold sponsor for this wonderful community event and pictured here are staff members Tracey and Audrey who assisted on the day with the sale of show bags. The event is another great example of a successful community partnership between the Logan **Community Bank®** Group and the local community.



## Tall Trees Care Community

Peter Wild and John Worboyes from Logan **Community Bank®** Group provided valuable information at a recent fraud seminar which was conducted at Tall Trees Care Community located at Tanah Merah. Residents and the general public were very grateful to receive this information and help them understand how to protect themselves.

## Beenleigh Buffaloes AFL Club

Mary from the Logan **Community Bank®** Branch, Beenleigh lends a hand at the Beenleigh Buffaloes AFL Club junior presentation day. Logan **Community Bank®** Branch, Beenleigh is a proud supporter of the club and was more than happy that they could help out on the day.



Watch the Bendigo Bank story at  
[www.bendigobank.com.au/snapshots](http://www.bendigobank.com.au/snapshots)





## Loganhome Football Club

Leanne and Brooke from our Logan **Community Bank®** Branch, Loganholme attended the Loganholme Soccer Club presentations on Saturday 15 September 2012. Leanne was very enthusiastic when handing out the under five, six and seven's trophies, shaking their hands congratulating them on a job well done for the soccer season. Logan **Community Bank®** Branch, Loganholme looks forward to their involvement with the club next year.

## Greenbank Sports & Recreation Club



Scott Northfield, Logan **Community Bank®** Branch, Browns Plains Manager was on hand to present a cheque for \$1,000 to David McBey, president of the Greenbank Sports & Recreation Club. Logan **Community Bank®** Branch, Browns Plains and Bendigo Bank Greenbank agency were pleased that they were able to provide financial support to the club for this year's Greenbank Rodeo which was held Saturday 15 September. There was plenty of action with rides for the children, great food and live entertainment. Scott and his team look forward to working with the many community groups and organisations in the Greenbank area.



## Your banking can make a difference

When you choose to be a customer at Logan **Community Bank®** Group, you make a decision that benefits you and your community.

### ➡ It's simple

- 1 You choose to bank with your locally-owned **Community Bank®** branch.
- 2 You select from a competitive range of banking products.
- 3 The local community shares in the income generated by your banking. The more you bank with us, the more the community benefits.
- 4 The community, not Bendigo Bank, chooses which community projects receive support.

**So make a difference – to your own banking and your community. Drop into your nearest branch at Beenleigh 3801 8336, Springwood 3208 2611, Marsden 3299 7740, Loganholme 3801 3600, Browns Plains 3806 9777.**

Bendigo and Adelaide Bank Limited ABN 11 068 049 178 AFSL 237879. CBM10 (168085\_v2) (17/10/2012)

Logan **Community Bank®** Group



## Beenleigh Sports Club Incorporated

Logan **Community Bank**® Group are proud to support the Beenleigh area by recently entering into a partnership with the Beenleigh Sports Club. This investment will see a number of associated clubs benefit from this investment - Beenleigh Logan Cricket, Beenleigh Netball Association, Beenleigh Tennis, Beenleigh Rugby League, Dauth Fishing Club and Beenleigh AFL Club. We are looking to assist at the grassroots level by making sport participation more affordable for local families. The staff from Logan **Community Bank**® Branch, Beenleigh have each adopted a favourite sport that they will work closely with throughout the year and will attend sign on days, presentations, game days etc. If you see the staff out and about, make sure you say hello and let them know what sporting club you are connected to.

# happy happy happy holidays

From all of us at Logan **Community Bank**® Group, best wishes for the holiday season and thank you for your loyalty and support.

Drop into your nearest branch at Beenleigh 3801 8336,  
Loganholme 3801 3600, Browns Plains 3806 9777  
Marsden 3299 7740, Springwood 3208 2611 or visit  
[www.logancommunitybank.com.au](http://www.logancommunitybank.com.au).

Bendigo and Adelaide Bank Limited, ABN 11 068 049 178 AFSL 237879, 5413221 (173288\_v2) (3/12/2012)

[www.bendigobank.com.au](http://www.bendigobank.com.au) Logan **Community Bank**® Group





### Directors:

John McLaughlin (Chairman), Craig Panagiris (Deputy Chairman/Secretary), Russell Jenkins, Jason Luckhardt, Leonie Deaves, Michael Wardlaw, Melissa Hockey, Sharon Pullen (Treasurer).

### Logan **Community Financial Services Ltd**

**ABN 88 101 148 430**

11 Vanessa Boulevard, Springwood QLD 4127

Bendigo and Adelaide Bank Limited, The Bendigo Centre, Bendigo VIC 3550. ABN 11 068 049 178. AFSL 237879. (BMPNL0516) (12/12)

## Logan **Community Bank**® Group

### Browns Plains Branch

Shop 17-18, Westpoint Shopping Centre,  
8-24 Browns Plains Road,  
Browns Plains QLD 4118  
Phone: 3806 9777  
[www.bendigobank.com.au/browns\\_plains](http://www.bendigobank.com.au/browns_plains)

### Loganholme Branch

Logan Hyperdome Bryants Road,  
Loganholme QLD 4129  
Phone: 3801 3600  
[www.bendigobank.com.au/loganholme](http://www.bendigobank.com.au/loganholme)

### Marsden Branch

Shop 21, Marsden Park Shopping Centre,  
55-77 Chambers Flat Road,  
Marsden QLD 4132  
Phone: 3299 7740  
[www.bendigobank.com.au/marsden](http://www.bendigobank.com.au/marsden)

### Springwood Branch

Shop 40/41, Centro Springwood,  
34 Fitzgerald Avenue, Springwood QLD 4127  
Phone: 3208 2611  
[www.bendigobank.com.au/springwood](http://www.bendigobank.com.au/springwood)

### Beenleigh Branch

106 City Road, Beenleigh QLD 4207  
Phone: 3801 8336  
[www.bendigobank.com.au/beenleigh](http://www.bendigobank.com.au/beenleigh)

### Bendigo Bank agency

Greenbank Plaza News,  
Greenbank Plaza,  
Pub Lane Greenbank QLD 4124  
Phone: 3297 6222

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

[www.logancommunitybank.com.au](http://www.logancommunitybank.com.au)

