



Made possible by the customers of
Logan **Community Bank®** Group



From the Chairman



Firstly a personal thank you to those shareholders who attended our recent Annual General Meeting that was held Monday 4 November 2013 at Tudor Park.

This is our tenth year in operation and much has been made about that point.

We celebrated with a very successful community engagement dinner in September and found that our message is getting heard stronger and clearer than ever.

In reaching a milestone like this we do crystallise some operational costs. As a result of turning 10, another five year franchise term has been served out. Pleasingly the company was able to meet all of its obligations and pay the renewal of franchise fees for the next five year term directly from operational cash reserves. Similarly, in a commercial sense we reach anniversary dates on a number of our leases that are brought into alignment with this date. Extensive negotiations by members of the Board have seen us keep these costs at levels that we are comfortable with, but it is noteworthy from an operational sense.

As reported last year we have purchased premises for the planned relocation of the Loganholme **Community Bank®** Branch and this is set to occur within the next 12 months. I extend an invitation to all to come and see what will be a flagship of the group once opened. We have budgeted for the upcoming spend involved in relocating, but look forward to the huge cost benefits that this will reap once completed.

I give this background so that it may be considered what a good result we are able to post this year in light of the number of



commitments that have fallen due. Whilst still a Board that adopts responsible caution where needed, we are comfortable with our position and able to announce an exciting return of 7 cents per share fully franked for the 2012/2013 financial year. Our team, Branch Managers and branch staff have worked their respective areas strongly and managed to keep a book of some \$350 million in footings in great shape.

With some small changes in personnel, we have managed to embrace a culture of community engagement, but now more than ever we are ready to launch a concerted effort towards winning the full banking suite of services for our Logan population.

So don't forget to tell your friends, family, associates etc that we provide a full range of banking products and services.

We thank you for your continued support and look forward to even more engagement as we roll out new initiatives along with our banking partner Bendigo and Adelaide Bank.

Jason Luckhardt
Chairman

Logan Community Financial Services Ltd 11 Vanessa Boulevard, Springwood QLD 4127 **ABN 88 101 148 430**

Directors: Jason Luckhardt (Chairman), Michael Wardlaw (Deputy Chairman), Russell Jenkins, Sharon Pullen (Treasurer/Secretary), Melissa Hockey and Brett Raguse.

Raising money for charity – Logan City Charity Bike ride

This year saw the team from our Loganholme branch build a strong relationship with the Rotary Club of Loganholme. Providing support for the Logan City Charity Bike Ride where riders participate in 40 or 100kms rides with funds raised going to support Queenslanders living with diabetes. The event attracted more than 200 riders and was a huge success. Next year's event will be held Sunday 27 July 2014.



Driver Education starts at school

Logan **Community Bank**® Group has provided \$70,000 in financial support to BRAKE including the recent purchase of a car. The provision of the car now allows the BRAKE school liaison officer to get out to more schools to encourage the take up of the BRAKE program.



BRAKE is a unique driver education program designed to give teenagers the skills they need to get them through the critical first few years of driving, a time when teenagers are exposed to the highest likelihood of being involved in a road accident.

After community meetings with the residents of Logan, the biggest item on their wish list was to be able to provide driver education to our youth.

After these community meetings, the Logan **Community Bank**® Group got to work, investigating possible programs which would benefit the youth of Logan.

After much deliberation the Board of the Logan **Community Bank**® Group agreed and committed to support and invest in BRAKE.

The BRAKE program is currently run in 13 Logan High Schools – if your school is not involved and you are interested in finding out more information contact one of the Logan **Community Bank**® branches or visit www.brake.org.au

Mission is Possible thanks to Mission Possible Volunteers Inc.

During the past 12 months we have been providing support to Mission Possible Volunteers Inc. Since inception this not-for-profit organisation has donated more than 70,000 homemade items to the Logan community and surrounding areas. The ladies provide packs that include quilts, beanies, activity packs and games to Camp Quality each year for the children who attend their camps. They also provide homemade items for the Logan PA and Toowoomba Hospitals, nursing homes and child care centres to name a few.



Recently the ladies from Mission Possible hosted a morning tea to thank Logan **Community Bank**® Group for their support. This event was attended by the different community groups who receive support from this wonderful organisation.



Great news for Springwood Suns Cricket Club

The team from Logan **Community Bank**® Branch, Springwood has got behind the Springwood Suns Cricket Club again this year. These additional funds will be used to purchase new equipment for the club.

Springwood Suns Cricket Club caters for the cricketers of Logan City and surrounding areas. Their Clubhouse is at Homestead Park, Jodie Street, Shailer Park and is fast becoming one of Logan City's renowned sporting facilities catering for club members, as well as the general public.

At present the club cater for over 250 cricketers, from "In2Cricket" (5-8 year olds) right through from Under 8 to Under 16 and two Senior teams, two Winter teams and two Last Man Stands teams. They compete in the Beenleigh/Logan, QLD Sub-Districts Association, Warehouse Cricket and Last Man Stands competitions. New players are always welcome!



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

Quota International of Beenleigh Inc. celebrates.

Quota International of Beenleigh has been hosting the Beenleigh Eisteddfod for the past 27 years. Logan **Community Bank**® Group got behind the Annual Quota Beenleigh Logan Eisteddfod this year providing financial support in the sum of \$15,000, which included 4 x \$2,000 scholarships in the areas of Singing, Instrumental Music, Jazz and Dance.

This year's event saw in excess of 15,000 participants with the majority aged 5-21 years of age. They included 64 primary schools, 47 high schools and 60 Performing Arts Studios entering the group sections.

This was Quota's most successful year and Logan **Community Bank**® Group congratulates all involved.



Providing much needed support to local community groups and organisations

Your banking is helping your community.

We have provided funding to community groups and organisation in the amount of **\$950,000.**



Logan **Community Bank**® Group

Banking that's good for **U**
AND your community

With every product or service Bendigo Bank offers, money goes back into the community to support local projects and initiatives.

It means that as a customer you benefit from competitive products and great service and get the satisfaction of knowing your banking is contributing to your community.

So make a difference - to your own banking and to your community.

Drop into your nearest branch at Browns Plains – 3806 9777, Loganholme – 3801 3600, Marsden – 3299 7740, Springwood – 3208 2611 or Beenleigh – 3801 8336.

Bendigo and Adelaide Bank Limited. ABN 11 068 049 178 AFSL 237879. G4U24 (201771_v1) (29/11/2013)

Bendigo Bank



www.bendigobank.com.au

Welcome back Brett Raguse

The Board of Logan Community Financial Services Ltd is delighted to welcome newly elected Director Brett Raguse to the Board. Brett initially joined our Board briefly in 2010, but prior to being formally elected resigned due to employment commitments. He is now back and fully committed as a Director of LCFSL and a member of the Marketing & Community Projects Committee.



Former Federal Member for Forde along with many other Parliamentary roles during his term, Brett brings to our Board many years of experience not only in the political area but also from his experience in community engagement and marketing. I am sure you join with us in thanking Brett for so generously giving of his time to help on our Board.

Greenbank Rural Fire Brigade getting ready for fire season

Greenbank Rural Fire Brigade (GRFB) has been providing services to their local community for 31 years as a 100% volunteer based community group. They are currently working hard in preparation for this year's fire season. GRFB were seeking funding assistance for the purchase of a slip-on Fire Fighting unit to replace an aged self-preservation unit on their vehicle.



Logan **Community Bank**® Branch, Browns Plains were only too happy to provide \$2,000 in funds to assistance with the purchase. Branch Manager, Scott Northfield said "the GRFB volunteer community group does a fantastic job in the Greenbank and surrounding areas, and I was pleased that we could provide funding to help with this purchase." Matthew Hilder – GRFB Second Officer says "everyone can help by making sure that they are bushfire prepared – Prepare, Act, Survive."

For more information please visit www.ruralfire.qld.gov.au

Find us on Facebook at facebook.com/LoganCommunityBankBranches
Follow us on twitter at twitter.com/bendigobank



Bendigo and Adelaide Bank Limited, The Bendigo Centre, Bendigo VIC 3550. ABN 11 068 049 178. AFSL 237879. (BMPNL0700) (11/13)

Logan **Community Bank**® Group

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Springwood

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Opening hours: Monday to Friday 9.00am – 5.00pm and Saturday 9.00am - 12.00pm.

www.logancommunitybank.com.au

*Warmest wishes
of the season*

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

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