

Newsletter

Autumn 2006

Chairman's report

Dear Shareholders and Supporters,

Our first Annual General Meeting on December 16th was a rousing success despite being so close to Christmas, with nearly a hundred present to meet the Board and branch staff and hear early reports from the Goodwood **Community Bank®** Branch and Goodwood/Highgate Community Financial Services Ltd.

In the months since the launch of the Goodwood **Community Bank®** Branch we are in an encouraging position, with banking business on the books very close to our primary target of \$10m. The Marketing Committee has been very active, promoting the Goodwood **Community Bank®** Branch at the Goodwood Christmas Fair, the Unley Way to Go Fair as well as with local businesses, schools and societies.

Meanwhile, although we are still in the early stages, we have been able to make a contribution to the community in accordance to our social commitment: with the proceeds of the Christmas raffle we have been able to make small donations to two local child care centres, the Greek Pensioner and Aged Society and the Goodwood Community Garden in Surrey Street.

The Goodwood **Community Bank®** Branch has already become a vital part of the vibrant Goodwood community and (as announced below) we plan to extend that to the Highgate area in the very near future. On behalf of the board I would like to thank everyone for the level of support we have received to make this possible.

Ken Bridge
Chairman

The Goodwood Community Bank® Branch

The Goodwood **Community Bank®** Branch of Bendigo Bank has seen significant growth in business since the spring newsletter, with 670 accounts now open and over \$9m in deposit and loan business currently on the books (as of early March).

Meanwhile more and more local businesses are taking advantage of Bendigo Bank's Merchant Facilities – which channel counter transactions and related fees through our local **Community Bank®** branch.

The staff of Goodwood **Community Bank®** Branch of Bendigo Bank are to be congratulated on their commitment to providing friendly and efficient customer service.

You are reminded that our **Community Bank®** branch offers full range banking services, including credit cards; home, personal and business loans; phone and internet banking; and passbooks and children's accounts. We are open Monday-Friday 9-5pm and Saturday 9-12. For more information call into 97 Goodwood Rd, Goodwood or phone 8357 7729.



Board of Directors, Goodwood/Highgate Community Financial Services Limited,
c/- RSM Bird Cameron, Level 4, 191 Pulteney Street, Adelaide, SA 5000

Ken Bridge (Chairman), Leo Amato, Bob Barnden, Leslie Birch, Pamela Dale, Graham Pitman,
Susan Straschko, Ian Telfer, Richard Thorne, Kath Truran, Anthony Lapidge, Jenny Panagaris.

What's happening at Highgate?

The good news is that we have been given the go-ahead to set up a Bendigo Bank ATM at Highgate – to be installed outside the Highgate Day/Night Pharmacy in the near future. After this, the next step in providing further banking services in Highgate will be the establishment of an agency within the pharmacy itself. The Board is determined to make this happen as soon as is possible within the guidelines of the business plan.

Last chance to buy shares!

There are still a limited number of shares in Goodwood/Highgate Community Financial Services Ltd available. However potential investors are reminded that the share offer will close on April 4 2006 and new share applications are limited to \$3,000.

Meet the Directors of Goodwood/Highgate Community Financial Services Ltd

The Directors of Goodwood/Highgate Community Financial Services Ltd are a group of volunteers representing a wide range of banking, business and community experience. The Board has been recently strengthened by the addition of two new Directors who are both Councillors of the City of Unley: Anthony Lapidge (Fullarton Ward) and Jenny Panagaris (Goodwood Ward). We welcome them to the Board and look forward to their contribution to the growth and development of the Goodwood **Community Bank®** Branch.

Contact details for Directors:

Leo Amato - 8272 9635
Bob Barnden - 8379 5151
Les Birch - 8424 3022
Ken Bridge - 0411 654 308
Pam Dale - 8272 7148
Anthony Lapidge - 0416 141 817
Jenny Panagaris - 8271 7713
Graham Pitman - 8379 1002
Susan Straschko - 0411 555 473
Ian Telfer - 8172 1826
Richard Thorne - ph/fax 8272 5900
Kath Truran



Directors of Goodwood/Highgate Community Financial Services Ltd (L to R): Leo Amato, Kath Truran, Anthony Lapidge, Susan Straschko, Bob Barnden, Les Birch, Jenny Panagaris, Ian Telfer, Pam Dale, Richard Thorne, Graham Pitman, Ken Bridge

**For more information please call into
97 Goodwood Road, Goodwood
or phone (08) 8357 7729**

**We are open:
Monday - Friday 9.00am - 5.00pm
Saturday 9.00am - 12 noon**

Goodwood **Community Bank®** Branch  **Bendigo Bank**