

Newsletter

Spring 2006

Chairperson's report

Spring greetings to all our shareholders, customers and other supporters from your **Community Bank®** Company! It certainly feels like the end of winter, with renewed growth at the branch.

Annette Seeliger, our Branch Manager, has led our cheerful and efficient staff team since 1 May 2006 and has been hard at work re-energising the branch. A highly experienced professional who has made a strong commitment to a career in community banking, Annette has the enthusiastic support of the Board.

The first major target of \$10 million of banking business was reached in June 2006. The immediate benefit of this achievement is that our marketing budget will receive a bonus of \$10,000 from Bendigo Bank for this financial year. This achievement also represents a significant milestone for the branch and is a credit to staff, the Board and our supporters. Since reaching this target, the Goodwood **Community Bank®** Branch has gone from strength to strength. As of the end of August, our total banking business was \$11.05m with more than 961 accounts on the books.

Although we not yet making a profit, small donations have been made to a variety of community agencies and projects in the past few months, including two local child care centres, a Greek pensioner association, the school/community garden and local junior football and tennis teams. We have also helped to sponsor the re-vamped Goodwood Institute Theatre, the environmental

website Ecovoice and the exciting new weekly Farmers Market. The market will be coming very soon at the Wayville Showgrounds, Leader Street entrance, on Sunday morning 1 October 2006!

We are confident that the branch will grow and play an important role in the local community. We appreciate the support we have received from our shareholders and customers as well as local schools, sports associations and community agencies such as Goodwood Community Centre and Unley City Council.

Ken Bridge
Chairperson



Robbie, Annette, Gina and Dianne celebrating the branch's first \$10million worth of business!

Highgate news

We are pleased to announce that a Bendigo Bank ATM is being installed at Highgate Pharmacy in October/November - pending data line installation.

Together with the promise of regular visits by our new Branch Manager, we believe this represents an important extension of our banking services into the Highgate area.

Financial planning

Did you know we now have a financial adviser located in the Branch?

Why not ring Simon Capp on 8357 7702 or 0428 845 972 today to discuss your financial planning needs.

Don't forget

- We offer a full range of banking services including personal, housing and business loans, credit cards and insurance and financial planning
- Our Branch Manager and staff provide an efficient and personal service
- Goodwood **Community Bank®** Branch is open Monday to Friday at 9.00am - 5.00pm and on Saturdays 9.00am – 12 noon.
- There is plenty of parking nearby
- Find out how easy it is to transfer your banking to us. Call Annette on 8357 7702 for more information

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.

Goodwood Community Bank Branch® first birthday

The Goodwood **Community Bank**® Branch celebrated its first birthday with a lively street party on Saturday 5 August, 2006. There were 100 helium balloons hanging from the ceiling, a sausage sizzle, 200 muffins care

of Goodwood Primary School and music by Adelaide's rockabilly and bluegrass band The Prawn Heads. A good time was had by all!



Adelaide band "The Prawn Heads" – with local customers Cormac, Luka and Loui enjoying the sausage sizzle at our first birthday party.

How it all works

Goodwood/Highgate Community Financial Services Ltd is the community Company that operates Goodwood **Community Bank**® Branch. It is a franchisee of Bendigo Bank and has around 400 shareholders with just under 820,000 shares. The Company receives a half of the gross income from banking activities and out of that must pay various expenses, such as staff, rent, electricity, insurance and IT. Bendigo Bank provides the funds and banking infrastructure and takes the banking risks as soon as the branch is making a profit, half will go to the local shareholders and half to community projects.

Green loans

Did you know that Bendigo Bank's Green Loans actually reward you for being environmentally friendly by giving you a reduced interest rate? We can offer finance to assist you in the purchase of an environmentally friendly product such as a solar hot water system, home insulation or even a renewable energy power system. Additionally, if you are thinking of building a "green" home, then we can help you with a specially designed home loan. Ask our friendly staff for more details.

The AGM

The AGM will be held on Monday 11 December at 7.00pm at the Goodwood Community Centre, Rosa Street, Goodwood. Please mark it in your diary. The annual report and other information will be sent out to shareholders by mid November.

Interested in helping out?

Why not consider becoming a member of the Board? Look for the nomination form that will be enclosed with your advance notice of the AGM. For further information please contact Pam Dale the Company Secretary on 8272 7148.

**For more information please call into
97 Goodwood Rd, Goodwood
or phone (08) 8357 7702**

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

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