

Edition 7 - Winter

July 2006

# Newsletter

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## New Branch Manager for Marsden

The Marsden **Community Bank**® Branch of Bendigo Bank has welcomed a new Manager to its team – Donna Lawrence.

Donna has been associated with the Marsden region for almost 20 years and joined the Bendigo Bank more than six years ago.

Most recently she worked in the Loganholme **Community Bank**® Branch as a Customer Service Manager and started in her new role as Marsden Branch Manager on 30 May.

“Having been associated with the Logan area for almost 20 years, I have an understanding of customer and community needs and I now look forward to working even more closely with local residents and customers to provide for all their banking needs,” Ms Lawrence said.

Since joining the Bendigo, Donna has worked in the Cairns, Sydney and Gold Coast regions and prior to joining the Bendigo, she worked with the Queensland Country Credit Union.

Regional Manager Greg Caught said it was great to see an existing staff member promoted to manage a branch.

“It is important to be able to create career paths for your staff and seeing Donna progress from Customer Service Manager to Branch Manager is a great example of that,” Mr Caught said.

“Donna already has a great understanding of the region and its needs,” he said.

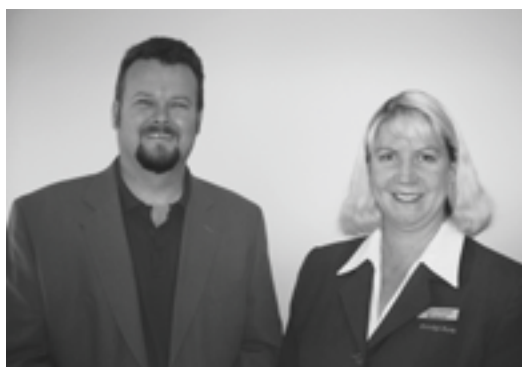
“And I am confident she will be able to assist all local people and businesses no matter what their financial needs.”

The Marsden **Community Bank**® Branch is one of four branches run by the locally-owned Logan Community Financial Services.

The branch opened in September 2003, has more than \$20 million in banking business and has already participated in a range of community projects.

The Marsden branch, located at Shop 21, Marsden Park Shopping Centre, is open 9am to 5pm Monday to Friday, and 9am to 12 noon on Saturdays.

You can also contact the branch on 3299 7740.



Darren Cahill, Logan Community Financial Services Limited Area Manager and Donna Lawrence, Logan **Community Bank**® Branch Manager (Marsden branch).

### Board of Directors

Colin Nelson (Chairman), Ian Pynor (Secretary), Alan Gough, Russell Jenkins, John McLaughlin, Richard Saad, Stephen Simpson, Jennifer Townend.

# From the Chairman

Welcome again to another installment in what has probably been the most exciting period of our journey thus far. Our **Community Bank®** is maturing at a tremendous rate and in many areas we are becoming seen as leaders both in the **Community Bank®** Network and in the broader Logan community. As always, it is my duty and pleasure to bring you up to speed on the events of the last few months.



It is with mixed emotion that I inform you of the resignation of Cathleen Wallis from our Board in March. As you will all know, Cathleen was a leader and significant driver of our company from day one. Cathleen has decided to move on and pursue the many and varied other business and personal interests in her life. Her sharp business acumen and banking industry background was a very valuable asset to our company and this, along with her caring nature and friendship, will be sorely missed. This said, we of course wish Cathleen all the best in her endeavours.

In the last few months we have seen some significant changes in our management structure and I am confident that the outcomes achieved will take us forward in leaps and bounds.

Gavin Pingel from our Browns Plains branch has chosen to leave our company and pursue other interests. I would like to take this opportunity to publicly thank Gavin for his efforts and wish him all the best in the future.

With Gavin's departure, we took the opportunity to move Drue Hutchinson from our Marsden branch to Browns Plains. Drue has proven to be a very good business developer and has a knack for sniffing out good business.

With this obviously leaving a vacancy at our Marsden branch, it was pleasing to have Donna Lawrence step up into the Manager's role.

Donna was employed in September at our Loganholme branch with the view to eventually move to a management role in our network.

And, probably the most significant and strategic structural change is that Darren Cahill's role of Area Manager has now become a stand alone role.

Darren will step away from the day to day management of the Loganholme branch once a suitable replacement is found.

Darren's role will be to oversee our business growth, staff management, Shareholder relations and most significantly, manage a portfolio of relationships and small to medium business clients who are of significant value to our business.

Business growth is tracking well and at the time of writing this report, our total funds under management is at \$174 million.

Our Managers are reporting good levels of business and residential loan approvals which is pleasing given the expected downturn in housing markets.

The recent move in interest rates is yet to have a flow on effect to our business, but our Managers are comfortable that our mix of business will help us spread the pain of any downturn.

Deposit growth has been slightly below budget and we have spent significant time on expanding these relationships with our client base and introducing them to diversified segments of our business such as financial planning.

Insurance take-up has also been strong across the network.

Strategically, we have initiated several action plans to take our company into the future.

- We have implemented our actions to run events which will help raise our profile in the community and you will see in this

newsletter a story regarding our 'League of little heroes' event

- Just as this newsletter goes to print, our second off-site ATM has been installed at Meadowbrook and I am sure this venture will prove to be as valuable as the Woodridge site.

Moving forward, we have a strong team in place and are now very well placed to take the company forward.

With your continued support I am sure we will see some excellent results recorded by the time we next report to you.

**Colin Nelson**  
**Chairman**

## Expanding our network

We reported in the last newsletter that we would install an automatic teller machine in Ewing Rd Woodridge.

We now have more than 6000 transactions per month being recorded at the machine, which clearly means a greater exposure of our branch to the community.

In that newsletter, we also eluded to the fact that we were considering similar sites across Logan.

With that, I can now confirm that we have secured an exclusive site for an ATM at the Meadowbrook shopping centre on Loganlea Road which has recently undergone significant renovation and expansion.

Just as this newsletter goes to print, the machine will have been installed and we are confident it will quickly show transaction levels similar to that at Woodridge.

Bendigo Bank has recently introduced a new agency model to allow **Community Bank®** branches to easily set up a point of representation in areas not yet covered.

Our board and management are now actively seeking expressions of interest from across our city for where our customers and Shareholders believe we need to be.

That being said, we would encourage any Shareholder with any ideas for expansion to let us know. Darren Cahill in his role as Area Manager would be only too happy to discuss these with you.

## Your Community Bank® branch - making a difference.

Late in 2005 it was decided by the board of Directors and management that we need to embark on some events to help raise our profile in the community, and to provide a clear point of difference from our competitors.

The first of these was an event where we took a group of Logan children, who have been or are currently undergoing treatment for serious illnesses, on a day out to take their minds off their frequent hospital visits.

The **Community Bank®** branch received some very good media exposure with this event and a couple of the stories which ran appear below.

# Little heroes enjoy brekkie

As appeared in Albert and Logan News 15 March 2006.

The rainy weather may have stopped Logan **Community Bank®** Little Heroes Movieworld trip on Sunday, March 5, but it did not stop the group enjoying a free breakfast provided by McDonald's Marsden.

The group converged at the Marsden **Community Bank®** Branch to meet and greet state members, bank staff and police.

The Little Heroes venture, in conjunction with Logan police and numerous Logan businesses, is for 30 children and 60 family members who are overcoming sickness and adversity.

On Sunday, March 19, the children will have a chance to take their minds off hospital visits and stays when they become special police "recruits".

The children will help find the "stolen" keys to Movieworld, on the Gold Coast. Logan **Community Bank®** Area Manager Darren Cahill said the bank's board and management were excited about the event.

"These kids and families have done it extremely tough so we are very pleased to be able to say to them, on behalf of the community, 'well done', he said.

"On March 19, we embark on the second part of the journey and I, for one, can't wait."

## Young sleuths excel, quick as a flash

As appeared in 'Albert and Logan News',  
9 November 2005.

Logan **Community Bank®** League of Little Heroes helped save the day at Movie World on Sunday. Sponsored by the bank, police and businesses, the day aimed to help 30 children battling sickness and hospital visits.

Logan **Community Bank®** Area Manager Darren Cahill said the children, inducted as special police recruits, enjoyed the theme park visit. "The looks on the kids' faces were priceless as they came off some of the rides and as they met their superheroes," he said. "We can only hope that in some small way we have been able to make a difference."

The day started when Bonnie and Clyde took some Logan police officers hostage. "To get our officers back we had to trade off the key to Movie World," Mr Cahill said. "From there, a series of clues led our brave recruits through many of the rides and attractions." Logan police caught the bad guys in the Police Academy stunt show.



## Your financial planner

Want advice on wealth creation, retirement planning and personal insurance?

Well, Bendigo Bank Financial Adviser Simon Devine is here to help.

Simon started his career in banking and finance in 1977 and joined the Bendigo Bank Group in 2005.

He is available to work with customers from the Loganholme, Browns Plains, Springwood and Marsden areas.

"I want to help people reach their financial goals through financial planning, whilst considering their needs, goals and objectives over the short, medium and long term," Simon said.

"My focus is on wealth creation, retirement planning and personal insurance. I can also offer retrenchment and redundancy advice, help you deal with Centrelink issues and review and monitor your investment portfolio."

Before joining the Bendigo, Simon was a bank Manager for 15 years, and commenced work as a financial adviser in 2000.

Now, he works with the Bendigo Bank Group under Bendigo Investment Services, a subsidiary of Bendigo Bank.

Bendigo Investment Services offers a range of products and services including:

- Superannuation – rollover, setting up allocated pensions, annuities and term allocated pensions
- Managed Investment – cash and fixed interest investments, property, Australian shares, International shares.
- Personal Insurance – life, total and permanent disablement, trauma, income protection insurance.

For more information, or for an obligation interview, contact your local Bendigo Bank branch or phone Simon Devine on 0400 973 383.

Bendigo financial planning services are provided by representatives of Bendigo Investment Services Limited (BIS) ABN 81 087 585 073, AFSL 237898. Level 5, 120 Harbour Esplanade, Docklands VIC 3008. BIS is a member of the Bendigo Bank group of companies. [www.bendigobank.com.au](http://www.bendigobank.com.au) or phone 1300 366 666.

## Springwood Branch

A year has gone by since I joined the team at Springwood and what a busy and exciting time it has been. For those of you I have met, thank you sincerely for all of your support over the past twelve months. For those of you I am yet to meet, I certainly do look forward to meeting you in the coming months.

During the past year we have seen a few changes within the staff at Springwood and I would like to take this opportunity to introduce the Springwood team so that when you have five minutes to spare you can pop into our branch for a cuppa and to say hello.

Our Customer Relationship Officer, Kylie Beyer, will greet you at the door. Kylie is a Victorian who saw the light and has relocated to sunny Queensland. Kylie brings with her a wealth of knowledge coupled with a bright sunny personality. Please say hi to Kylie when you next pop in.

Our Senior Customer Service Officer is Wendy Truter. Most of you will have met Wendy previously as she has been with the Branch since it's opening almost 3 years ago.

Our Customer Service Officers (or tellers for us oldies), are Ashil Kumar and Teresa Waris. Ash has

been with Bendigo Bank for approximately five years and brings a refreshing male perspective into our branch. Teresa most of you will know as she has also been with us since Springwood's opening.

Springwood has been proud to sponsor the John Paul College Mayfair and the Tsunami Karate Club this year and we look forward to new sponsorship relationships in the coming months with our local High Schools.

It is our third birthday in the first week of July and we will again be celebrating. After all, we have much to celebrate as we grow in both strength and in spirit. Please find time to pop into Springwood for some cake and to help us celebrate another wonderful year.

And please remember, we are only successful when you give us your support. I am only too happy to sit down with you to discuss your banking needs. Just try me. I am sure we can tailor something to suit your needs that will also help our **Community Bank®** Branch grow.

Let's celebrate together and make this next year an even more wonderful one for Logan **Community Bank®** Branch.

### Community Column

Over the next few issues of our newsletter we would like to trial a new segment titled as above, where we will tell you the community events we have been involved in or smaller sponsorships we have undertaken to help raise our profile across the region.

#### Events

- Logan **Community Bank®** League of Little Heroes
- Mater Little Miracles Easter appeal
- John Paul College Mayfair
- RSPCA million paws walk

#### Sponsorships

- Bethania Rams Soccer U9's team
- Post tels Basketball U14's girls team
- Tsunami Junior Karate club
- Logan City Bowls Club
- Loganlea State High School

**We are open: Monday - Friday 9am -5pm, Saturday 9am - 12noon**

#### Browns Plains

Westpoint Shopping Centre,  
Browns Plains Road,  
Brown Plains, QLD 4118  
Phone: (07) 3806 9777  
Fax: (08) 3806 9500  
Manager: Drue Hutchinson

#### Loganholme

Logan Hyperdome,  
Bryant Road,  
Loganholme, QLD 4129  
Phone: (07) 3801 3600  
Fax: (08) 3801 4997  
Manager: Darren Cahill

#### Marsden

Shop 21, Marsden Park  
Shopping Centre,  
55-77 Chambers Flat Road,  
Marsden, QLD 4132  
Phone: (07) 3299 7740  
Fax: (08) 3299 7870  
Manager: Donna Lawrence

#### Springwood

Shop 40/41 Centro Springwood,  
34 Fitzgerald Avenue,  
Springwood, QLD 4127  
Phone: (07) 3208 2611  
Fax: (08) 3208 3611  
Manager: Heather Scofield