





Over the past eight years since Logan **Community Bank®** branches purchased Loganholme and Browns Plains branches, we have opened Springwood, Marsden and Beenleigh.

Our Company has invested more than \$1 million to the local community through donations, investments, sponsorships, grants and shareholder dividends. Not only did you help establish Logan **Community Bank®** branches, but also a Company that continues to invest into the local community.

Message from the Chairman

This last quarter has been a busy period for our Company and staff. In addition to operating our five **Community Bank®** branches and 9 ATMs, we have invested in many community events and celebrations including;

- · Logan Unites 4 Lockyer.
- Donation of a 24 seat bus to Logan City PCYC and investing much needed funds into all 3 PCYC (Beenleigh, Logan City and Crestmead)
- Investing in BRAKE youth driver awareness program
- Big Day Out for people with disabilities

Over the past eight years since Logan **Community Bank®** branches purchased Loganholme and Browns Plains branches, we have opened Springwood, Marsden and Beenleigh.

Our Company has invested more than \$1 million to the local community through donations, investments, sponsorships, grants and shareholder dividends. Not only did you help establish

Logan Community

Bank® branches, but also a Company that continues to invest into the local community.

This milestone further strengthens the importance of Logan **Community Bank®** branches as a primary source of funding and developing local community initiates. Achieving more than \$1 million in returned profit to the community by way of investments and shareholder dividends is a wonderful

achievement, and just goes to show that by supporting your locally owned **Community Bank**® branches, you are helping your local community.

I would encourage you all to visit one of our branches next time you are looking for a banking, home or business loan, insurance or financial planning products.

Logan **Community Bank®** branches provide traditional banking services, but the **Community Bank®** point of difference is that by banking with us, Logan City wins because we reinvest 100 per cent of our retained profits back to the community through expansion, sponsorships, investment, donations and shareholder dividends.

As Chairman of this Company, I was very pleased to announce a dividend payment of 8 cents recently being the largest and third dividend paid. I would like to thank all shareholders for their continued support over the years and look forward to announcing further dividend payments in the years to come.

Our Annual General Meeting will be held in November 2011 and I would encourage you all to come along and meet your Board of Directors and staff. It is a very informative night and you will gain further insight into the future of our Company.

I look forward to meeting you then.

Yours sincerely,

Colin Nelson Chairman



Above: Board of Directors.



Above: Crowd at AGM.

Logan Community Financial Services Limited

11 Vanessa Blvd, Springwood QLD 4127

Phone: 07 3808 1011 ABN: 88 101 148 430

BRAKE - Youth Driver Awareness program

In June last year, Logan Community Financial Services Limited held its first community forum where community leaders and members of the public were invited to brainstorm projects they thought were important for their community. Community representatives were asked to vote on what they believed were the top five projects.

At the top of this list was youth driver education. After this community forum, the Logan Community Bank® branches' Major Projects Committee got to work, investigating possible programs which would benefit Logan's youth.

After much deliberation the committee provided the Board of Logan Community Bank® branches with a proposal to support a program called BRAKE. The Board agreed and committed \$40,000 to support the 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. This wonderful program was founded by

Police Sergeant Rob Duncan.

In 2004, Rob Duncan was tired of being called to fatal road crashes involving teenage drivers. Knocking on the doors of distraught parents to give the news that their child has just died in a car crash was part of the job. He believed there had to be



a better way to train young drivers, so he founded the BRAKE Driver Awareness Program in 2006.

Sergeant Duncan received the Australian Commendation for Brave Conduct, the Royal Humane Society of Australasia Silver Medal for Bravery and the Commissioner's Commendation for Bravery in 2006.

Queensland Studies Authority approved one point towards the Queensland Certificate of Education for students who complete the approved BRAKE course. There are now nine High schools in the Logan area delivering BRAKE.

BRAKE is encouraging the remaining high schools in the Logan area to participate in the program by inviting them to include BRAKE as one of their core subjects.

Logan Community Financial Serviced Limited is proud of its involvement with BRAKE and look forward to see this program in all high schools in Logan and across Australia.

Logan City PCYC Bus

The Logan Community Bank® branches recently established a Major Projects Committee, with a view to finding substantial projects that our Company could become involved in. Chairman Colin Nelson's external involvement with the Logan City PCYC's Fundraising Committee led him to put forward to both the Board and the Chairman of Major Projects Committee, Jason Luckhardt, a number of proposals that would assist the PCYC.

Our long standing relationship with the Logan City PCYC assisted the Board with making the decision that lead them to identify the most needed item on their wish list, a 24 seat bus to transport youth and their families within Logan City.

Logan City PCYC took possession of this wonderful gift - a brand new 24 seat bus on Wednesday 19 January 2011 at an official hand over breakfast. The breakfast was attended by Mayor, Pam Parker and



The Board of Directors expressed



their immense satisfaction in providing such a valuable asset to this fantastic community organisation and assisting with transportation of children and families in Logan who attend before and after school care, vacation care and external activities.

Logan City PCYC Assistant Manager, Matt Massouras, said the generous donation will enable the PCYC's valuable resources and funding to be invested into other vital resources to continue their engagement with our youth.



Logan Community Bank® branches continue to invest into the community



Logan Community
Bank® branches
have been involved in
many sponsorships and
community events:

Southern Cross Taekwondo

Mater Little Miracles Bingo Night

Windaroo Golf Day

Woongoolba Bowls Day

Beenleigh, Crestmead and Logan City PCYC Open Days

Logan West Community Swim Club

Waterford Demons Rugby League Club

Logan Brothers Rugby League Club

Browns Plains Rugby Union Club

Logan Thunder Women's Basketball National League

Woodland Community Inc. Billycart Cup

Browns Plains High School

Edens Landing Rugby League Club

Springwood East Tigers

St Francis College

Chatswood Hills State School

St Bernardine's Catholic School

Logan Unites 4 Lockyer

Beenleigh Yatala Chamber of Commerce Prawn Lunch

Sponsorship Story

In October 2010 our Beenleigh branch was approached by Principal, Suzanne Jolley to assist Eagleby State School with their annual Fun Run, which we were more than happy to do. Not only did we donate \$300 to assist with breakfast for the entrants on the morning of the run, some of the staff participated in the event on the day, and we also supplied drink bottles for the competitors.

After this event, we met with the P&F committee and in 2011, we started a school banking program to give students a healthy start to their savings. Information evenings for employees, parents and friends of the school were held to discuss their financial needs and goals.



A colouring competition was held with the winners being awarded a Piggy bank account with an initial deposit of \$25.

The children were more than a little excited with this event and the winners were all smiles.

Beenleigh Yatala Chamber Prawn

And we had a special visit from Piggy himself to assist with the presentation to the winners.

Community Forums

At the Logan **Community Bank®** branches, offering something back to our community is what we strive to achieve. We are committed to continued involvement with our local organisations, sporting groups and local businesses, and we pledge to give at least 80 per cent of our retained profits back to our community.

To gain a better understanding of what our community needs, we held two Community Forums, invited guests included community group leaders, local politicians, representatives from all Logan schools and also members of the public. These forums were held in Beenleigh and Logan City.

We encouraged all guests to get involved and nominate what they thought were major projects in which we could become involved. A number of ideas and suggestions were generated and the groups were asked to vote what they thought were the top five projects.

The top five from each forum included Youth Driver Education, Community Bus, Cultural Event, Community Gardens, Emergency Accommodation, and Partnering with business to mentor and employ local youth, Truancy program and Community Hall for Marsden.

Since then, Logan **Community Bank®** branches have invested and provided funding to partner with BRAKE, a Youth Driver Education program. This programs targeted audience is Year 11 and 12 students at high school and can also be delivered to the broader community through a one day seminar. The program is based on risk management and the behavioural aspects of driving (that is the choices that youth make and their consequences) as opposed to "the how to drive" approaches of defensive driving and general driving schools. This funding partnership with BRAKE has helped implement this program into 9 Schools within Logan City.

The PCYC of Beenleigh was able to advise guests at the Beenleigh Forum on the night that they had approval from Queensland Education to increase their Truancy program. Cr Russell Lutton also advised the guests that the Logan City Council were working towards establishing a Community Hall in Marsden.

We have also recently donated a 24 seat Bus to the Logan City PCYC.

Watch this space for more wonderful stories about how Logan **Community Bank®** branches are investing into the community.





U can find our branches at...

- **Browns Plains** Shop 17-18, Westpoint Shopping Centre, 8-24 Browns Plains Rd Browns Plains QLD 4118 Phone: (07) 3806 9777 Website: www.bendigobank.com.au/browns_plains
- **Loganholme** Logan Hyperdome Bryants Road, Loganholme QLD 4129 Phone: (07) 3801 3600 Website: www.bendigobank.com.au/loganholme
- Marsden Shop 21, Marsden Park Shopping Centre, 55-77 Chambers Flat Rd Marsden QLD 4132 Phone: (07) 3299 7740 Website: www.bendigobank.com.au/marsden
- **Springwood** Shop 40/41, Centro Springwood, 34 Fitzgerald Ave Springwood QLD 4127 Phone: (07) 3208 2611 Website: www.bendigobank.com.au/springwood
- **Beenleigh** Shop 1, The Exchange, 106 City Road, Beenleigh QLD 4207 Phone: (07) 3801 8336 Website: www.bendigobank.com.au/beenleigh

Bendigo and Adelaide Bank Limited, The Bendigo Centre, Bendigo VIC 3550. ABN 11 068 049 178. AFSL 237879. BMPNL0278 (02/06/11)

