



Welcome.

Welcome to the latest edition of the Logan Community Financial Services Ltd (LCFSL) newsletter as we celebrate 15 years in Logan City and a return of \$1.8 million back into our great community.

The community spirit has been alive over the past few months, it's always a privilege and pleasure to be associated with such amazing community minded organisations and volunteers that get behind these wonderful events and programs.

Alongside all of this community commitment by our dedicated staff the Board of LCFSL have been working in the background and undergoing a number of changes.

As you will have recently been advised the merging of Marsden **Community Bank**[®] Branch into our remaining four sites was a well informed decision based on a review of our SEQ branch footprint, a decision the Board did not take lightly but one which we are pleased will provide us with the opportunity to align more with the banks strategy of becoming a more mobile and agile workforce that allows us to provide our customers with more flexibility to discuss their banking needs at a time and place that suits them and their situation... we are all about providing our customers with the

best outcomes the results of which are evident as Bendigo Bank have again been voted Mozo People's Choice Award winner for Outstanding Customer Satisfaction 2018.

All the friendly staff from the Marsden branch have been redeployed throughout the remaining four Logan **Community Bank**[®] Group, this extra support at branch level along with the ongoing services of our Mobile Relationship Managers, Mark Lang and Raj Pratap, now see us in a position of great strength in terms of meeting all of our communities banking needs.

Amongst all this we have also undergone some Board changes with long standing Director Michael Wardlaw officially resigning, Michael has worked tirelessly to strengthen the sustainability of our **Community Bank**[®] company over his eight years as Director, Deputy Chair and Chair of our Marketing Committee, we thank Michael for serving the Board with great dedication and know that he will remain a strong advocate and well respected shareholder of our **Community Bank**[®] company.

As a result of Michael's departure we welcome two new Directors Lachlan Stewart and Elvio Dizane, the Board is excited about having these gentlemen join our Board as each comes to us with

great passion and enthusiasm for our community. I invite you to all attend the AGM in November to meet each of our new Directors personally.

We also have a few noteworthy milestones to mention

- James – 10 years
- Joni – 10 years
- Anne – 15 years
- Wendy – 15 years
- Michelle – 10 Years

Certainly another notable milestone for 2018; celebrating 20 years since the first **Community Bank**[®] branches were established, we now turn our attention to the future with a newly appointed Managing Director, Marnie Baker and look forward to her guidance and leadership.

Jason Luckhardt
Chairman

AGM date.

When: Monday 12 November 2018
Time: 5.30pm for a 6.00pm start
Where: Beenleigh Sports and Community Club Inc. 28A Alamein Street, Beenleigh Qld 4207

Look out for your Annual General Meeting Notification and Proxy Forms, we invite you all to attend and look forward to seeing you there.

Logan Community Financial Services Ltd 54 Bryants Road, Shailer Park QLD 4128 **ABN** 88 101 148 430

Directors: Jason Luckhardt, Brett Raguse, Rob Herriott, Bridget French, David Ekert, Lachlan Stewart, Elvio DiZane, Russell Jenkins and Kate Wakeling.

Supporting our local community.

Our vision is to be the community's bank of choice. Our unique point of difference means we feed into the prosperity of communities not off them. This commitment has seen the Logan **Community Bank**® Group return more than \$1.8 million to our community in sponsorships, donations and grants since 2003, supporting many projects and events.

Here's just a few of the community clubs and organisations supported in the 2017/18 financial year:

- Logan Basketball
- Rotaract Club of South Brisbane – Smart Pups Program
- Rotary Club of Logan
- Griffith University – Logan Campus – Scholarship Program, Major Sponsor of Logan Fun Run, sponsoring Entrepreneur Seminars
- Working Together Grants – a joint project with Logan City Council – Men's Health and Youth Programs 12-24 year olds
- Brisbane Rugby League Referees Association
- Riverlakes Veterans Golf Club
- Local Schools – Springwood Central SS, Chatswood Hills SS, Mable Park High, Shailer Park High
- FM101 – Logan's local radio station
- Soroptimists International (Beenleigh).



New to LCB Group.



We welcome to our group Raj Pratap, Mobile Relationship Manager. Raj joined us in June of this year and brings many years of banking experience to the role.

Understanding our customers are busy. Each day flies by before they get the chance to visit their local branch to talk banking so we now have two mobile lenders more than happy to meet with you where and when is suitable for you... your place, your work or the local coffee shop give either Mark or

Raj a call to arrange a time.

Our mobile lenders can come to you.

Your time, your place.

Your Lending Specialist

Raj Pratap

Mobile Relationship Manager

0438 025 707

 **Bendigo Bank**
Bigger than a bank.



Loganholme Community Bank® Branch sausage sizzle.

The Loganholme **Community Bank**® Branch hosted an appreciation night with a sausage sizzle for the Management and QBL Players of Logan Basketball Inc. This was also a great opportunity for us to showcase our **Be the change** YouTube clip to show what happens when people chose to bank with Bendigo Bank - lives are changed, and some even saved.

Without the support of Logan Basketball members making the move to Bendigo Bank, we would not have been in a position to support the club to the extent that we have today.

Looking to play basketball socially or competitively? Contact the centre direct on 3801 3566 for further information.



Junior team members receiving their gift.

Browns Plains Community Bank® Branch rugby support.

The Browns Plains **Community Bank**® Branch has entered its second year of supporting the Brisbane Rugby League Referee's Association.

Members of the Brisbane Rugby League Referees' Association control all grades of games in the greater Brisbane area from Under 7's through to the NRL.

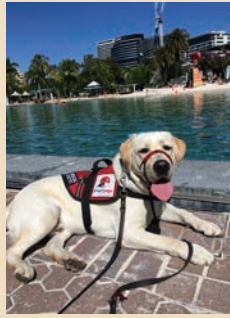
Staff from the branch attended the recent Season Launch for the Association.

We look forward to the 2019 season.

Another exciting event the Browns Plains **Community Bank**® Branch recently supported was the Bollywood Melody Moods night. This was a great night for the Indian community with internationally renowned Bollywood Director and Producer, Sandeep Nath in attendance. Directors and staff attended on the night and were treated to a great night of cultural entertainment, dance and food. The team are proud to be a part of such a diverse community in Logan.

Springwood Community Bank® Branch supporting Rotaract Smart Pups Gala Dinner.

Smart Pups is an Australian not-for-profit organisation that trains and provides assistance dogs for special needs children. The goal of Smart Pups is to improve the quality of life of children with autism and seizure related syndromes through training the dogs in 'task specific' skills. The Smart Pups reduce stress levels in children and have a profound effect on the day-to-day lives of the child and family.



Rotaract Club of Logan and South Brisbane have been assisting families dealing with Autism for five years raising funds for Smart Pups. They recently held a gala dinner in which Springwood **Community Bank®** Branch was the Platinum Sponsor. The evening was a huge success with 168 people enjoying a sit down two-course meal, held at the Victoria Park Golf Complex at Herston. This gave us an opportunity to introduce the **Be the change** videos to all guests in attendance which was well received and we look forward to doing our own video when the Smart pup is presented to its family.

Board members, staff and friends enjoyed the evening which was informative and at the same time tugged at the heart strings with past families speaking of their experiences over the last



Staff and Board members attending the Smart Pups Gala Dinner.

five years as recipients and families who have now welcomed a Smart pup into their families.

The parent's spoke about how the Pups have changed the lives of their children in such a positive way.

Courtney from Rotaract has said that the fundraiser has raised enough to proceed with providing a Pup for this year's recipient Olivia and her family.

Beenleigh Community Bank® Branch in the community.

Mary and Di from our Beenleigh **Community Bank®** Branch spent a great morning at the Beenleigh Hawks Baseball Club. They presented each of the junior teams with a Bendigo Bank baseball. All the players were thrilled to receive the gift, their little eyes lit up with excitement. Di was amazing and got involved pitching the first ball to start the day.

Both Mary and Di enjoyed the day with T-Ball, Little League, Junior League and Senior league teams all playing at home.

The branch were lucky enough to be invited to celebrate International Women's Day earlier in the year.

The ladies from the Beenleigh **Community Bank®** Branch got up bright and early to share a breakfast for this wonderful occasion with many lovely ladies from Logan. It was a pleasure to hear the stories of many inspirational women speakers from our community, certainly a special event enjoyed by all.

Di and Sheena were honoured to attend the Annual Dinner for Canefields Clubhouse. They were presented with an amazing

three-course meal and shown the beautiful art work and photography that has been created by their members. Nathan the President of the club and their Director Jak (pictured below) spoke about the history of this amazing club, its founder, and how far they have come to be where they are today. Canefields Clubhouse supports many people throughout Logan who suffer mental illness by providing support and activity-based services providing great outcomes for our community. A fantastic night was had by all showcasing this great local community organisation.



Sheena and Di from the Beenleigh **Community Bank®** Branch with Canefields Director Jak.

Own your happy place.

Connect Home Loan Package

bendigobank.com.au/happyplace

3.89% pa*
Connect Home Loan Package

4.15% pa*
Standard Comparison Rate

Your sanctuary, your haven, your happy place. Whatever you call it, we'll help you own it.

Drop into your nearest branch at Loganholme - 3801 3600, Beenleigh - 3801 8336, Browns Plains - 3806 9777 or Springwood - 3208 2611 to find out more.



 **Bendigo Bank**

Logan **Community Bank®** Group

Terms, conditions, fees and charges apply. All information is correct as at 1 July 2018 and is subject to change. Full details available on application. Lending criteria apply. *Interest rate is current as at 1 July 2018. Rates and fees are subject to change. The comparison rate displayed is calculated for a Residential Variable Rate, Owner Occupied, Principal and Interest loan based on an amount of \$150,000. WARNING: This comparison rate is true only for the example given and may not include all fees and charges. Different terms, fees or other loan amounts might result in a different comparison rate. Offer is available to customers with new Owner Occupied, Principal and Interest home loans above \$150,000 with a loan to valuation ratio of up to 80%, and three additional or complementary products taken as part of the Connect Package. Complementary products cannot be from the same product type. Offer ends on 31 December 2018. Credit provided by Bendigo and Adelaide Bank Limited ABN 11 068 049 178 Australian Credit Licence 237879. (1205953-1212757-5) (414508_v1) (27/09/2018)

Logan Community Bank® Group

Browns Plains

Shop 17-18, Westpoint Shopping Centre,
8-24 Browns Plains Road,
Browns Plains QLD 4118
Phone: 3806 9777
Website:
www.bendigobank.com.au/browns_plains

Beenleigh

106 City Road, Beenleigh QLD 4207
Phone: 3801 8336
Website:
www.bendigobank.com.au/beenleigh

Opening hours:

Monday to Friday 9.00am – 5.00pm

Loganholme

54 Bryants Road,
Shailer Park QLD 4128
Phone: 3801 3600
Website:
www.bendigobank.com.au/loganholme

Springwood

Shop 40-41, Centro Springwood,
34 Fitzgerald Avenue,
Springwood QLD 4127
Phone: 3208 2611
Website:
www.bendigobank.com.au/springwood

Opening hours:

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

Mobile Relationship Managers

Mark Lang 0428 458 736
Raj Pratap 0438 025 707

www.logancommunitybank.com.au

twitter.com/bendigobank



A great way to see what's happening in our branches is via our Facebook page.

We'd love you to jump online and 'like' our page.

Search for:

Logan Community Bank
Branches

Logan Community Bank® Group community projects.



Entrepreneurship Seminar Staying Afloat speakers with Chairman Jason Luckhardt, Ryan Robson and guest speakers.

Logan **Community Bank**® Group and Logan City Council have recently entered into a community partnership supporting the aptly named 'Working Together Grants'. This new joint initiative will provide grant funding opportunities twice a year under specific themes to assist the hard working community organisations supporting the Logan community.

Round One of the grant applications was completed in April of this year, the theme for this initial round of funding being Men's Health with four successful recipients. Applications for the second round of grants has just closed, with the focus this time Youth Projects, targeting an age group of 12-24 year olds. The successful applicants for this second round will be announced soon.

This is yet another example of a great community partnership providing significant support to the Logan community. Logan **Community Bank**® Group are proud to partner with Logan City Council for this project and both parties look forward to the ongoing success of the Working Together Grants and the great community outcomes this initiative will create.

Our partnership with Griffith University continues to flourish, along with yet another scholarship presented recently to Business and Events Management

student Nicky. We have also had the pleasure of sponsoring two sessions of the Entrepreneur Seminar Series.

Each month leading academics and industry experts, cover a wide range of business topics relevant for 'start up' businesses and small to medium enterprises. Prior to the presentations, attendees have the opportunity for networking with like-minded professionals.

Bendigo Bank, Business Banking Manager, Ryan Robson was a guest speaker at the September seminar and delivered a very informative presentation on finance and staying afloat, Ryan is highly skilled in providing customer service and solutions through extensive financial and risk analysis, backed by a wealth of knowledge in banking, commercial banking, asset finance and equipment leasing, trade and working capital finance, management, and retail banking.

Seminars are held at the Griffith University Logan campus, with another two scheduled this year. Follow this link for more information www.griffith.edu.au/griffith-business-school/news-events/entrepreneurship-seminar-series

Dividend notice.

The Directors were pleased to announce that the company had posted a profit for the 2017/18 financial year and continues to trade profitably. The audited accounts of the company for this period were provided to the National Stock Exchange in early October.

As a result of the successful trading of the company, the Directors also announced (5 October 2018) that a fully franked dividend of four and a half (4.5) cents per share would be paid on 3 December 2018.

Please ensure you have provided us with your up to date banking details for your dividend payment to be deposited, you can do this by either contacting Michelle on 3806 4000 or emailing your details to lcbadmin@logancommunityservices.com.au