

Community Newsletter

Summer 2008

A Message from the Chairman

The Annual General Meeting was held on 25th November. In Harbord/Freshwater we now have a profitable Community Enterprise that not only gives 9 local staff employment but is becoming the focus for community spirit, service & goodwill in our great area. All the staff were congratulated on their professional work ethic and their great customer service. In brief;

- All resolutions were past.
- A 10 cent per share dividend will be paid to shareholders early in 2009
- The new constitution was adopted to facilitate the listing of Harbord Financial Services Limited shares on the Bendigo Stock Exchange,
- The 3 directors standing for re-election due to the retiring by rotation provisions of the constitution: Ian Greentree, Garry Chadwick and Ian Joynson were all re-elected.

The Directors would like to thank all our shareholders, especially the 84 who either attended the annual general meeting or provided their proxy for their continued support.

On behalf of the Board, Branch manager and staff, I would like to thank you for being a special part in our success and progress.

Wishing you all a wonderful Christmas and a safe and prosperous New Year

Christmas Carols Announcement

For the 4th consecutive year Harbord **Community Bank**[®] Branch proudly sponsors The combined Churches of Freshwater and North Manly Parishes, Christmas Carols. To be held on **Sunday 21st December** outside Freshwater SLSC in Freshwater Reserve. This event is extremely popular with families with a BBQ from 6.30pm and Carols commencing 7.30pm. Battery operated candles provided, courtesy of Harbord **Community Bank**[®] Branch. So come along and enjoy the festivities.



Families enjoying Christmas carols 2007

North Curl Curl Surf Life Saving Club 3 Point Challenge

Harbord **Community Bank**[®] Branch proudly sponsored North Curl Curl Surf Life Saving Club's **3 Point Challenge** held on 6th December, 2008.

It was a beautiful morning at North Curl Curl, with competitors and spectators alike enjoying the atmosphere. A blistering 34 Degree heat could not deter the 566 athletic challengers to the mark. *continued next page....*

Harbord

Community Bank[®] Branch **Bendigo Bank**



20 Albert Street Freshwater NSW 2096

The challenge itself, consists of a 400m swim at North Curl Curl, and 1500m run to South Curl Curl, another 300m swim, and 1500m run to Freshwater beach, a 200m swim, followed by one last 3km dash back to North Curl Curl Surf Life Saving Club.



Competitors commencing the swim leg

Pete Jacobs from Freshwater came first, representing the male open category while Melissa Vandewater from Balgowlah was the first woman to cross the line, representing the Female 30-39 age category.

Winners receive a \$100 Bendigo Bank account

The weekly Winners for the Freshwater Village shoppers \$100 Bendigo Bank account are; Deanna Bergelin 21/11/08, Paul Belcher 28/11/08 and Anne Casazza 5/12/08

You too have the chance to win. Simply complete a form at a participating retail outlet of purchase, have it stamped, then place it in the barrel at the Harbord **Community Bank®** Branch. View full details at participating stores or the Harbord **Community Bank®** Branch.

Your support also benefits our local community...

When you bank with Harbord **Community Bank®** Branch, you have access to a complete range of personal and business banking services – plus, you support your local community.

By banking with us, our investment in the local community will continue to thrive. The first step towards sponsorship for your project is to bank with the Harbord **Community Bank®** Branch.

It's Your Bank

CorriLee Foundation Golf day

Harbord **Community Bank®** Branch sponsored the CorriLee Foundation Golf day at Manly Golf Club on Monday 8th December. The CorriLee Foundation is a Charitable Fundraising Association that helps those whose lives are lived in the most precarious circumstances.



(from left) Garry Chadwick, David Allison, Adam Moore

Over 80 people participated in the event with Tim Webster as MC including other celebrities and sports identities such as John Alexander, Mark Edmondson, Wally Masur, Debbie Spillane and Scott Draper. The golf day and evening was a huge success for the Foundation with over \$16,000 raised.

Christmas Raffle

Our annual Christmas Raffle is on again. There are some fantastic prizes to be won, donated by businesses in your local community. All proceeds raised will go to the Harbord Community Kindergarten. Tickets can be purchased at participating stores or from the Bank Branch.



Raffle drawn on Sunday 21st Dec, during Christmas Carols

For more information Phone 9939 6744

**Board of Directors, Harbord Community Financial Services Limited
20 Albert Street Freshwater NSW 2096**

Chairman – Trevor Sargeant, Secretary – Ian Greentree, Treasurer – Garry Chadwick, Ian Joynson, Martin Brook, Bradley O'Connor, Darren Jones, Noela Roberts, John Vaccaro

The Directors of Harbord Financial Services Ltd volunteer their services to ensure the Freshwater community can continue to have access to a bank branch in their local vicinity