

Focus.

Supporting
business success in
South Australia

March 2017

“ HUGHES

“THE POWER TO
INFLUENCE
AND INNOVATION”

Professional services on the rise

A growing
industry sector



Welcome.

Welcome to the March 2017 edition of BankSA's *Focus* magazine.

In this edition, we look at South Australia's growing professional services sector and put the spotlight on six BankSA customers who are each doing fantastic things in their own right.

From lawyers, accountants and architects, to advertisers, scientists and computer programmers, our state's professional services sector has been a shining light amid a challenging local economy in recent times.

Indeed, our state's 'white collar' workforce has grown significantly over the past two decades, and particularly in the last 10 years to help put the brakes on a disturbing trend in the late 1990s, when huge numbers of young professional workers were opting to move from Adelaide to bigger cities like Sydney and Melbourne to forge their careers.

And while the loss of professional talent interstate and overseas remains a constant issue that South Australia must continue to address, the statistics show that our professional services sector has emerged to become a major employer in the South Australian economy today.

In fact, there has been a 62% increase in the number of white collar workers in South Australia over the past 20 years, with one in 16 South Australian jobs now in the professional services sector compared to only one in 20 a decade ago.

And there is significant potential for further growth in the future too, especially globally and particularly in Asia due to falling barriers to entry combined with low exchange rates and ongoing low interest rates in Australia.

This all translates to good news for South Australia, especially for young professional workers and aspiring university graduates who stand to benefit from greater employment opportunities in the future; hopefully leading to more of them staying in South Australia to study, work and live.

However, despite the positive outlook, there are certainly challenges to navigate for the professional services sector in South Australia, as there are for professional services firms across the globe.

Arguably the biggest challenge stems from the continued rise of artificial intelligence and automation, which will make many of today's jobs obsolete. Having said that, it is worth noting that advances in technology have actually increased employment in professional services in recent years, so there is cause for optimism that the sector may actually gain from the march of new ideas and new technology, rather than being put at risk because of them.

So professional services firms – and their workers – have every reason to look to the future with confidence, and like the six outstanding organisations profiled in this edition of *Focus*, continue to make a positive collective impact on the South Australian economy.

Enjoy reading!

Nick Reade – Chief Executive, BankSA

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Professional services on the rise.

A turnaround in South Australia's professional services sector has proven to be a bright light in the state's economy and is giving young workers more reason to stay in South Australia.

While South Australians often lament the 'brain drain' of young talent to the eastern states, new data reveals the tide is turning as more professional services jobs are created in the state.

As BankSA's recent *Trends* economic bulletin reports, there has been a sharp improvement in the state's professional services sector over the past two decades, which has led to the creation of more jobs and greater opportunity for local workers.

In fact, since a worrying trend of job losses to the eastern states back in the late 1990s, South Australia's professional services sector has grown by 62%.

The standout profession in that time has been vets, whose local ranks have swelled from 600 to 1,600 over the past 20 years – a massive 181% increase.

But the stunning spike in the number of vets in South Australia is just the tip of the iceberg, with similar jobs growth also enjoyed by a host of other professions, including:

- Computer programmers and IT consultants – up from 3,700 to 8,100 workers;

- Architects – up from 8,000 to 14,400 workers;
- Accountants and lawyers – up from 9,500 to 17,400 workers; and
- Advertisers – up from 1,400 to 2,200 workers.

Adding to this growth in local job numbers is that remuneration levels for these professional workers have also continued to compare favourably to other industry sectors, with professional services employees currently earning 23% more than the average South Australian worker.

Furthermore, employees in the professional services sector are still benefitting from longer careers due to less physically demanding roles than their 'blue collar' counterparts, in combination with a greater incentive to work longer due to their higher rates of pay.

Last November's *Trends* bulletin, which was compiled in conjunction with Deloitte Access Economics, also revealed significant growth potential for the sector internationally.

Australia already exports \$10 billion worth of professional services annually, with this figure expected to increase on the back of lower exchange rates and the country's historically low interest rates.

South Australia is well placed to capitalise on this anticipated export growth, but

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"There has been a sharp improvement in the state's professional services sector over the past two decades."

BankSA *Trends* economic bulletin, November 2016.



does face stiff competition from other Australian states – and various other countries such as the United States – whose professional services sectors are also expanding.

For example, in this country alone, recent figures from the Australian Bureau of Statistics show that the nation's professional services sector as a whole put on more than 75,000 new workers in 2016, making it the fastest growing industry sector ahead of accommodation and food, public administration, education and health.

However, BankSA Chief Executive Nick Reade says South Australia's professional services sector is more than capable to compete with interstate firms for

international work and further contribute to the state's economy.

"Twenty years ago we saw significant service sector job losses to the eastern states as bigger cities like Sydney and Melbourne grew at our expense," he said.

"But South Australia's professional services sector is now a significant employer in the context of our economy, and is enabling more young South Australians to stay and pursue their professional careers right here.

"There is considerable potential to grow this industry beyond Australia's shores, particularly in Asia, but we need to play to our strengths. For example, compared to Sydney or Melbourne, there are significant cost advantages for businesses setting up

in Adelaide which we need to effectively promote.

"Adelaide also continues to develop as a great test market for national and international companies to try new things, which can benefit our professional services sector as much as any other industry sector.

"South Australian firms just need to be aware of these opportunities and be prepared to take advantage."

One of the biggest threats facing the professional services sector – and indeed many other industry sectors in South Australia and globally – is the continued rise of automation and artificial intelligence.



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“There is considerable potential to grow this industry beyond Australia’s shores, particularly in Asia, but we need to play to our strengths. For example, compared to Sydney or Melbourne, there are significant cost advantages for businesses setting up in Adelaide which we need to effectively promote.”

Nick Reade
BankSA Chief Executive

Many of today’s jobs are expected to disappear, but research does suggest the professional services sector is better protected than most due to its comparatively high number of jobs where people use their brains more than their hands, which are jobs that are generally less susceptible to automation.

And while it remains to be seen exactly how advances in technology will impact professional services firms in years to come, the sector in South Australia is certainly moving in the right direction and – with bold forward planning and a willingness to evolve – can continue to grow and remain a key pillar of South Australia’s economy.

FAST FACTS: White collar workforce

- The total number of professional workers in South Australia has grown by 62% over the past 20 years.
- A decade ago, one in every 20 jobs in South Australia was in professional services. Today, that figure has risen to one in 16.
- Lawyers and accountants represent the largest employment categories within South Australia’s professional services sector.
- Over the past two decades, vets have accounted for the largest rise within South Australia’s professional services sector, with the number of vets soaring by 181%.
- Of the few professional services jobs to decline over the past 20 years, the number of scientists has taken the biggest hit – down from 3,700 to 2,600 workers.
- Professional services workers earn 23% more than the average South Australian worker.
- Australia currently exports \$10 billion worth of professional services annually.



Equipped to broker the best deal.

John and Liz Girke took a giant leap of faith in 2009 when they bought equipment finance firm Access Capital.

Despite the company, which was established in 1989, already having built up an outstanding reputation as a broking business, the timing of the Girkes' decision coincided with the immediate aftermath of the global financial crisis.

The husband and wife duo, who had both already been working for the company for several years, admit it was a gamble to purchase a finance broking business at the time, but that it was a calculated risk based on a loyal client base that has since been justified.

"Some people may have raised their eyebrows a little bit when we decided to buy the business back in 2009 given the chaos of the GFC at the time, but we saw an opportunity to grow the business which we've gone on to do," said Mr Girke.

Access Capital has grown to become the leading equipment finance firm in South Australia and Northern Territory, and is also steadily growing its presence in Western Australia.

Having doubled its number of staff from six to 12 over the past eight years under the Girkes' leadership, the Kent Town-based company is now going from strength to strength.

"We have and continue to put in a lot of hard work to develop client relationships and

ensure we're doing everything we can to help them with their businesses," said Mrs Girke.

"There's a lot of travel involved which can be challenging, but it's also something we thrive on as we love seeing our clients face to face whenever we can, whether that's on a cattle station, a client's transport depot or at a mine site."

Access Capital specialises in helping businesses in the earthmoving, transport, agriculture, mining, aviation and manufacturing industries, primarily through equipment finance, motor vehicle finance and cash flow products, such as insurance premium funding and debtor finance.

It also offers support setting up business overdrafts, business loans and commercial bills as part of its all-encompassing business finance service.

"Whether a company turns over \$50,000 a year or \$50 million, we can provide tailored finance options to help their business," said Mr Girke.

"We are fiercely independent too and are accredited with a wide range of financiers to ensure we can obtain the most competitive terms available for our clients whilst providing them unbiased, professional financial advice.

"To that end, it's crucial that we maintain excellent relationships with all of our key financiers, including BankSA, because at the end of the day, good lenders help facilitate good business."

Both born and raised in South Australia, Mr and Mrs Girke joined Access Capital in 2000 and 2003 respectively, after both embarking on career changes. He previously sold Mack trucks in South Australia and Northern Territory for many years, while she owned her own real estate business before having their two children – Jake and Alana.

Indeed, their son Jake has now started working in the business while he completes a finance and accounting degree at university, joining a staff that the Girkes have nothing but praise for.

"Our staff here at Access Capital are the key to our success, pure and simple," said Mr Girke.

"We're fortunate to have such great people work for us, all of whom have great experience and a genuine willingness to help clients with their finance needs.

"It's through our fantastic staff that we're able to form and develop such close relationships with our clients, to the point where many clients now see us as an extension of their own offices."

Professional growth.

Over the past 20 years, the total number of professional workers in South Australia has grown by 62%.



“Whether a company turns over \$50,000 a year or \$50 million, we can provide tailored finance options to help their business.”

John Girke
Access Capital Director



Perfectly reasonable to be unreasonable.

There's a saying at Baker Advertising & Marketing (BAM) that being unreasonable can change everything.

Not that the Dulwich-based firm seeks to be unreasonable in the negative sense of the word, but rather in a much more positive, disruptive sense which has enabled it to create imaginative and unexpected advertising and marketing strategies for its clients over the past 30 years.

BAM's commander and chief Kim Baker says it's been the company's ability to think outside the square that has underpinned its success as a full-service advertising agency in Adelaide.

"Plenty has changed in our industry since the company was formed back in 1986, but what hasn't is our commitment to think differently in the best interests of our clients," he said.

"We like to be unreasonable and create the unexpected, which in essence, is why we're in business. The thought of taking a small corner store to become a multi-national company still motivates us and is what makes us get out of bed each day.

"Embracing an unreasonable mindset helps us steer away from the norm when developing strategies for our clients, and enables us to continually consider and explore new ideas, which is so important in our industry."

As a fully accredited ad agency, BAM has developed an outstanding reputation over the past three decades, during which time Mr Baker has seen a dramatic shift in the media landscape.

"The digital era has changed everything as far as our industry is concerned," he said.

"In the early days, our focus was largely on producing TV campaigns, press ads and catalogues. And while we obviously still do a lot in TV, radio and print, the advent of digital and social media in more recent years has really broadened our business base.

"For example, we now have a full production studio which helps us specialise in all areas of television, website design and development, search engine optimisation, online advertising and multi-digital platforms.

"We also help our clients harness the power of social media platforms such as Facebook, Twitter, LinkedIn, Pinterest, Instagram and YouTube, to ensure they're reaching their target audience through these newer communication channels in the most effective way possible.

"On the other hand, we're finding that press is battling an identity crisis. To survive, newspapers need to become more editorially focused, with more people now getting their news by picking up their tablets or smartphones, rather than a newspaper.

"Ultimately though, the same principles apply today as they did 30 years ago in terms of the need to keep in front of what's trending. We must be able to advise our clients where and how to best spend their marketing dollar, which is often blending a mix of media."

Subway restaurants, On The Run, LJ Hooker, Mannix Airconditioning and Dreamland

Bedding are among a host of clients on the books of BAM, which currently employs 10 staff, including two of Mr Baker's sons Adam and Jack.

"It's great working with Adam and Jack, who already have some fantastic industry experience nationally and internationally. They're now established senior staff members and could certainly take over the reins of the business one day," he said.

Looking to the future, he expects more change in the media landscape, which will continue to shape BAM and how it services its clients.

"Change has been constant in our industry in recent years, and we're expecting that will continue in the years to come. For example, it will be interesting to see how social media evolves over the next decade, and also whether newspapers will still be around," he said.

"We just need to make sure that we stay ahead of the game for our clients, which means we'll need to keep being unreasonable in the future too."

Advertising jobs ascend.

The number of advertising jobs in South Australia has grown significantly over the past 20 years, rising from 1,400 workers to 2,200.



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**“The digital era
has changed
everything as far
as our industry is
concerned.”**

Kim Baker
Baker Advertising and Marketing founder



More than just accountants.

HLB Mann Judd is an award-winning chartered accounting firm, but in the eyes of its clients, it is so much more.

In addition to traditional accounting, taxation and auditing services, the firm also provides comprehensive financial and business advice, and in many cases, personal support to help clients through challenging situations.

"We're accountants, we're business advisers, we're financial planners, we're counsellors," said Managing Partner James Hooper.

"We take great pride in the work we do and the support we provide our clients to ensure they're making the right decisions for financial success, at both a business and personal level.

"Our close contact with clients means we become an extension of their business, and in many cases we become friends and confidantes in their lives, which is something we take enormous satisfaction from and certainly don't take lightly."

Founded in 1948 as Stephens & Associates before joining the federation of HLB Mann Judd national firms in 1999, the Australasian association consists of nine independent member firms and two representative firms across Australia and New Zealand, incorporating approximately 600 staff members and 85 partners.

HLB Mann Judd is also a member of HLB International, which is a worldwide network of professional accounting firms and business advisers ranked in the top 12 largest accounting and business advisory groups

across the globe, with annual billings of \$US 1.7 billion.

In South Australia, the firm's Dulwich office houses 65 staff and nine partners – a far cry from the 20 staff and five partners in the Adelaide office when Mr Hooper joined the company back in 1990.

"HLB Mann Judd has certainly enjoyed good growth over the years, not just here in South Australia, but nationally and internationally," he said.

"We've broadened our range of core services and now provide everything from tax consulting, business and corporate advisory, through to wealth management, audit and assurance services.

"We also advise on superannuation and estate planning, and offer other specialty services such as dispute resolution, forensic accounting, and even residential property management and property maintenance services.

"Ultimately, we want to provide profit-generating solutions for our clients, so over the years have steadily positioned ourselves as a one stop shop for business and financial needs, in addition to the traditional audit, accounting and taxation services that have been central to our firm for decades."

HLB Mann Judd's commitment to client service has become a hallmark of its service offering, including recognition in each of the past four years in the BRW and Australian Financial Review Client Choice Awards.

Mr Hooper said family businesses and small to medium sized enterprises are the company's "sweet spot", and while the Adelaide firm serves clients across a broad spectrum of industry sectors, it has particular expertise in agribusiness, wine and horticulture.

"We're in a great position to assist family and SME businesses in South Australia, many of whom we've helped navigate the challenges of a sluggish local economy in recent years," he said.

"We're optimistic about what lies ahead though in the next five years, and are looking forward to continuing to provide financial advice to clients so they can concentrate more on their own core business.

"From our perspective as a firm, it's definitely an increasingly competitive environment. We need to make sure we keep growing our business and developing our client base in order to reach our aim to be the most highly regarded accounting and advisory firm in Australasia."

Lawyer and accounting lift.

The demand for lawyers and accountants in South Australia has risen over the past 20 years, with job numbers increasing from 9,500 in the mid-1990s to 17,400 today.



**"HLB Mann
Judd has
certainly
enjoyed good
growth over
the years."**

James Hooper
HLB Mann Judd Managing Partner



Power to influence action and opinion.

"If I was down to my last dollar, I'd spend it on public relations" is a famous quote from Microsoft founder Bill Gates that serves to highlight the importance of corporate reputation in the modern world.

It's a philosophy that has served the multi-national technology giant well over the years, and one that a growing number of companies – from suburban shops through to global corporate heavyweights – are adopting more than ever to create business value.

Not surprisingly, it's a belief shared by leading Adelaide communications firm Hughes Public Relations, which has spent the past 25 years protecting, maintaining and building organisational reputations and consumer brands.

Hughes founder and Managing Director Tim Hughes is proud of the role the company has played in building the brands of so many local and national businesses over the years, and in doing so, developing the company's own reputation for 'influencing action and opinion'.

"Reputation is everything in business, so public opinion can often be the difference between the success and failure of an organisation," he said.

"How an organisation communicates with its target audience in alignment with its key objectives is extremely important, which remains at the heart of what we do here at Hughes.

"With news and opinion being spread faster and wider than ever before thanks to advances in social and online media, it's vital that organisations – whether they're large or small – have an understanding of modern communication channels and how best to use them to grow and protect their brands."

In light of the vastly different media landscape that has emerged worldwide in recent times, Hughes has also changed its service offering to remain at the forefront of the PR industry.

"Over the past five years in particular, and in the face of digital disruption globally, we've changed our business dramatically to ensure we continue to offer our clients a contemporary, coordinated and strategic approach to their communications," said Mr Hughes.

"In addition to our traditional strengths in areas such as publicity and crisis management, we've grown significantly in other areas too such as social media, video production and graphic design to ensure we offer comprehensive communications support to our clients."

Mr Hughes is particularly proud of the firm's ability to retain clients on the back of effective results, pointing to long-standing partnerships with the likes of Adelaide Airport, BankSA and the Adelaide Development Company as key examples.

"We're celebrating our 25th anniversary this year and we certainly wouldn't have made

it this far without our strategic approach to communications and a recognition that every client and project is unique," he said.

"Like any good professional services firm, we really need to understand our clients' businesses and tailor our advice accordingly, because when it comes to effective and sustainable communications, there's no one-size-fits-all strategy."

In terms of the future outlook for the PR industry in South Australia, and indeed globally, Mr Hughes said the need for consultancies and in-house PR teams will continue to grow.

"The media, including social media, now plays such a major role in our lives," he said.

"Organisations need to be much more savvy in their communications these days, so I think PR experts are going to be increasingly required around the boardroom table and given more responsibility for developing and delivering business strategies for clients."

Social surge.

In Australia, 15 million people now use Facebook, while other social media platforms including YouTube (14.7 million), Instagram (5 million), Snapchat (4 million) and LinkedIn (3.6 million) continue to grow in popularity too.

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“Reputation is everything in business.”

Tim Hughes
Hughes Managing Director





Passion for property ... and Adelaide!

For property professional Pasquale Mastrangelo, living in Adelaide while carving out a rewarding career in real estate is as good as it gets.

As the founder and Managing Director of Mastracorp Real Estate – which is an independent agency specialising in buying, selling, leasing and managing property across metropolitan Adelaide – Mr Mastrangelo has an unabashed passion for property, and South Australia, which has no doubt contributed to the success of his award-winning firm.

“Moving to Adelaide from Italy as a child was the best thing that ever happened to me. I absolutely love living in South Australia, and so for me, Adelaide is New York,” he laughed.

“Loving the place so much certainly helped in my decision-making to start Mastracorp Real Estate all the way back in 2002, and has made working in the local property sector so enjoyable ever since.”

While Mastracorp has developed an outstanding reputation for its commercial, industrial and residential real estate expertise over the years, it definitely took plenty of hard work to establish the company as a major player on the local scene.

“When I started the business, it was tough. As a self start-up company and in such a performance-driven industry, it was a difficult time. I was on my own and really felt like I was in the trenches,” said Mr Mastrangelo, who previously worked for both State and

Federal Government in the rail industry for more than 25 years.

Mastracorp Real Estate now employs 14 staff, including Pasquale’s sons Nicolas and Dion, who are currently Sales and Marketing Director and Leasing Director respectively.

“It would be fantastic if they – and my third son – took over the business one day, but for the time-being I love what I do too much to hand over the reins,” said Mr Mastrangelo.

“Property is such a great industry to work in whether it’s commercial, industrial or residential sales through to leasing, valuations or property and asset management.

“It’s an industry that is all about doing your best for your clients. And here at Mastracorp we have a genuine enthusiasm for property and pride ourselves on being honest, approachable and accessible, which has underpinned our growth as a business over the years.”

While firmly focused on the South Australian property market from its West Terrace base, Mr Mastrangelo hinted at a possible expansion in the future, including additional offices across Adelaide and potentially interstate.

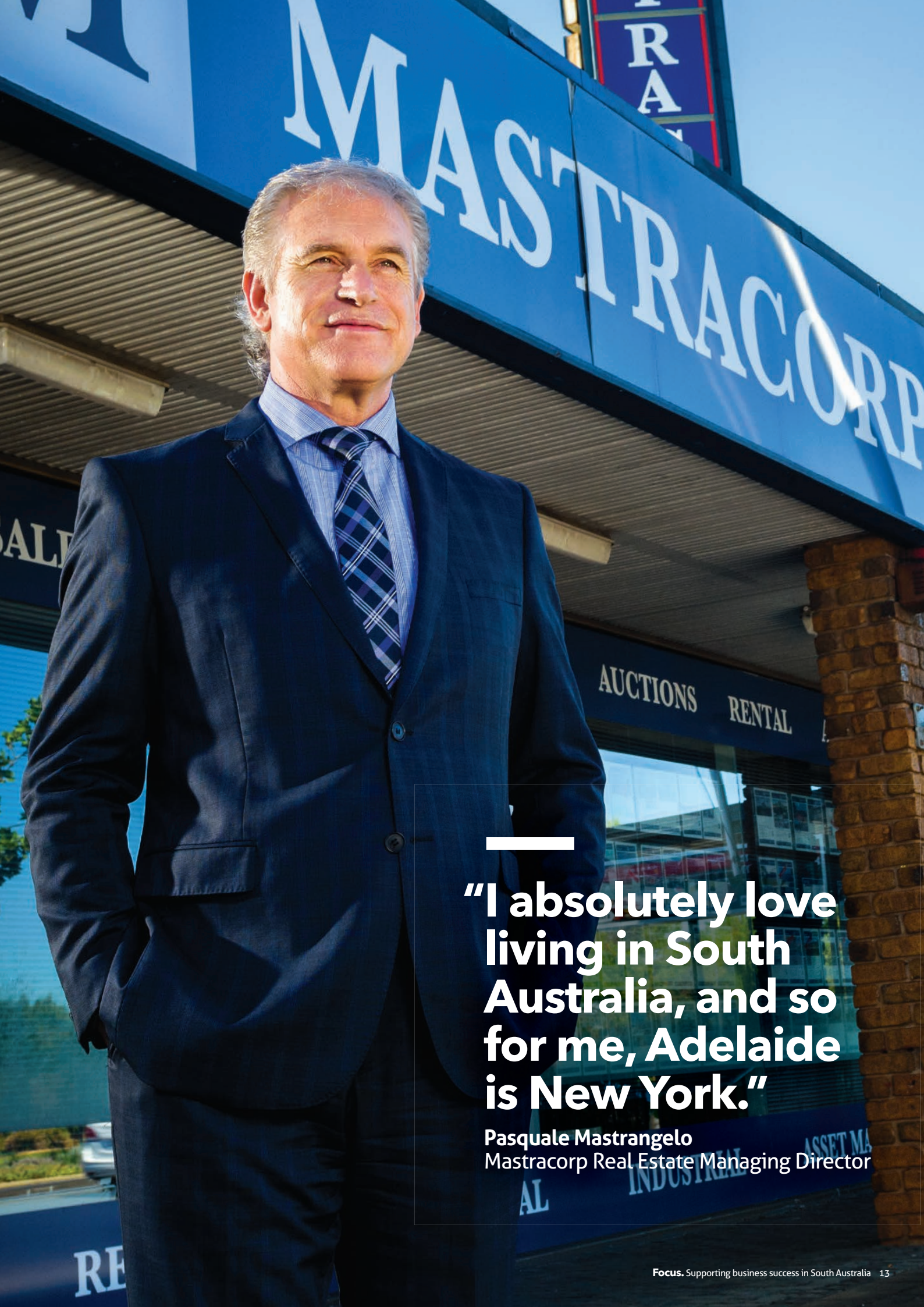
“You always need to be thinking creatively and outside the square, particularly when you’re dealing with a sluggish economy, so we’re currently exploring potential options to help Mastracorp become bigger and better in the future,” he said.

“In the meantime, all our staff continue to service our clients’ property requirements. We’re constantly developing our market knowledge to ensure we’re giving our clients the best advice, and we continue to provide property services to the absolute best of our ability.

“And at the end of the day, our underlying philosophy remains to build quality relationships, share knowledge and connect people with property, so we’ll continue to work with property owners, tenants and buyers to achieve consistent results.”

Property professionals.

According to the Real Estate Institute of Australia, there are 3,795 real estate agents in South Australia and more than 1,900 real estate services businesses.



“I absolutely love living in South Australia, and so for me, Adelaide is New York.”

Pasquale Mastrangelo
Mastracorp Real Estate Managing Director



Practising law a family passion.

Mahony's Lawyers is not your typical law firm.

Favouring a down-to-earth approach to client service that perhaps stems from the family-based firm's previous pursuit running a beef cattle farm at Mount Compass, Mahony's has developed an enviable reputation across South Australia since Jim Mahony established the practice in the 1980s.

Specialising in litigation encompassing workers compensation, common law negligence claims, motor vehicle accidents, medical negligence claims, industrial and discrimination claims, and family law, wills and estate matters, Mahony's prides itself on friendly and reliable advice without the technical jargon.

The firm, which is also proficient in criminal law and probate, has enjoyed steady growth since Jim first opened the doors as a sole practitioner more than 30 years ago, now employing 26 staff across four offices at Salisbury, Woodville, Campbelltown and Mount Gambier.

In particular, Mahony's has grown threefold since 2010, which coincides with Jim's children and fellow lawyers Berghetta and James stepping up to take on more responsibility as partners in the business.

"Dad started the firm from scratch and has really done a fantastic job to grow the practice over the years," said James, who himself has worked in all state and Commonwealth courts and tribunals,

including work with Queens Counsel from South Australia and interstate.

"He's set a great example and still plays an integral role in the business, particularly in our Mount Gambier office, while Berghetta and I continue to take on more responsibility to help steer the next phase of the company."

James says the firm prides itself on honest and upfront legal advice to clients, including no hidden fees or charges.

"Being involved in a legal dispute whether it relates to an employment matter, a motor vehicle accident or a divorce can be extremely stressful, so we do everything we can to simplify confusing legal speak and help put our clients' minds at ease," he said.

"As a family business, we provide a highly personalised level of service, which enables us to develop strong relationships with our clients, that in turn helps us gain the best legal outcome for them."

While Mahony's has expanded its range of services to clients over the past three decades, James says increasing legislative complexity at a state, national and global level has led to a period of upheaval for the law industry.

"The law is becoming increasingly technical and complex, so much so that many legal firms are choosing to specialise in certain areas, rather than trying to be all things to all people," he said.

"We're by no means immune to this, so we've taken steps – and continue to take steps – to ensure we remain firmly focused on what we're good at for the benefit of our clients.

"At the end of the day, we're really proud of our achievements and the great reputation we've built up over the years as honest and hardworking lawyers.

"There are certainly plenty of challenges that lie ahead for the legal profession, and our firm as part of that, but we're looking forward to these challenges and continuing to provide personal and professional legal advice to our clients for many years to come."

Exporting professionalism.

Exporting of Australia's professional services has grown by 11.9% over the past two decades. Today, the nation sells approximately \$10 billion a year in professional services to the world.

"We're really proud of our achievements and the great reputation we've built up over the years as honest and hardworking lawyers."

James Mahony
Mahony's Lawyers Partner



Above (L-R) David Firth, General Manager Corporate and Commercial Banking, with BankSA's professional services banking team including Ben Blake, Oleg Kolodin and Francis Pellizzari.

Introducing BankSA's professional services banking team.

BankSA has launched a new professional services banking team dedicated to serving the needs of professional companies and their staff throughout South Australia.

The specialised professional services banking team complements BankSA's other specialisation units, including health, hospitality, consumer and transport, agribusiness, manufacturing and wholesale, and property.

It provides enhanced customer service and tailored advice to 'white collar' firms and individual specialists across the state, including accountants, lawyers, engineers, real estate and IT professionals.

"Our professional services team provides tailored solutions and genuine value for our services customers at both a company and personal level," said Francis Pellizzari, BankSA's Head of Professional Services.

"We are well positioned to use our breadth of experience, and our extensive local and

national networks, to provide a superior service to our professional customers that in turn will help them grow their businesses, and ultimately help boost South Australia's economy."

BankSA's full suite of business and corporate services is available through the new professional services banking division, including commercial financing, transactional banking, and superannuation and insurance solutions.

Contact: BankSA Professional Services Banking Division



If you manage or work for a professional services firm in South Australia and would like to benefit from the expertise in BankSA's Professional Services division, please contact a member of our team.

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SOUTH AUSTRALIA'S
KINDNESS IS STACKING UP.

\$75,000

RAISED FOR LOCAL COMMUNITIES

THANK YOU

BankSA Foundation would like to acknowledge the generosity of all donors and guests who supported our BankSA Foundation Goes to Miami dinner.

Every dollar raised goes directly to those who need it most. Since 1941, BankSA Foundation has been helping South Australia's smallest charities make a big impact in our community. We've given away more than \$8 million to hundreds of charities across the state.!

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