



Please drop into
Mt Evelyn and
Montrose Community
Bank® branches
and pick up our free
2012 calendar.



Mt Evelyn & Districts Financial Services Limited
37 Wray Crescent,
Mt Evelyn VIC 3796
ABN 93 096 782 240
Directors:
Jillian Rule (Chairperson), Gai Williams (Deputy Chairperson), Margaret Sank (Treasurer), Georgia Donovan, Iain Fraser, Craig Keithley, Gareth Little-Hales and Janette Simmons.

Chairperson's report

Dear shareholders,

My, how the year is flying past! The first quarter of the calendar year is already behind us and there is definitely now a "nip" in the air.

2012 is our tenth anniversary year and we are currently planning a celebration of this marvellous milestone achievement. This will most likely be later in the year and the details will be announced shortly, as soon as they are finalised. We look forward to having you join us for this wonderful event. All of this would not be possible without you, our wonderful shareholders!

I hope that you enjoy this newsletter. It is something that we have talked about putting together for a while. Hopefully, we will be able to make it a regular occurrence. But, I must hasten to mention that we are currently in the planning stages of creating our own Company web-site. This will become a very valuable medium for us to post our latest news to you, our shareholders, and to make Company announcements. There will also be links to our franchise partner Bendigo & Adelaide Bank Ltd. It will become an extremely cost effective way to communicate that will be available 24/7/365. It may even become an optional way to deliver "our newsletter" in the future?

We have had some very exciting sponsorship opportunities come our way this financial year. You will read more about these throughout the newsletter. We also look forward to receiving the Annual Grant applications later on in the year.

We are delighted with our results for the half year ended 31 December 2011. Our net half year profit after tax of \$58,896

was 152% greater than for the same period last year. Our sponsorship and charitable donations for the period was \$124,869. Our total sponsorship and charitable donations for the life of the Company now total \$1,244,447. During the last half year reporting period we also paid dividends to shareholders of \$44,101. Our cumulative return to shareholders by way of dividends now totals \$427,059.

These results are very pleasing indeed and I must also report that Montrose **Community Bank®** Branch is travelling along very nicely. It's no secret that things have slowed up with the property market, and therefore with home loan applications. David Watt, Senior Group Manager is extremely proactive in sourcing new business and is confident that we will continue to see steady growth across the two branches.

Our Company Secretary/Treasurer, Margi Sank, Georgia Donovan and myself are heading off to a **Community Bank®** network state conference in May. We are very keen to hear the latest marketing and business development ideas put forward by Bendigo and Adelaide Bank Ltd and will be presenting these to our Board on our return.

In closing, thank you again for your support and please remember to tell your friends and neighbours of the wonderful contribution we make back to community through "your" banking.

Jill Rule
Chairperson

Local courts enjoy our support

Testimonial from Montrose Tennis Club



Montrose Tennis Club has banked with the Mt Evelyn and Montrose **Community Bank®** branches for six years, starting at Mt Evelyn and now more conveniently at Montrose **Community Bank®** Branch. The club had the pleasure in supporting the opening of the Montrose **Community Bank®** Branch.

During the recent drought, the club decided to convert three of their seven courts from water using en-tout-cas to a non-water using synthetic surface. To fund this, the club required a loan of \$15,000. Mt Evelyn **Community Bank®** Branch approved the loan quickly. "We found the staff to be professional in their approach and document preparation and very easy and friendly to deal with", former President Graeme Mathieson said.

Mt Evelyn and Montrose **Community Bank®** branches have also been very generous to our club with grants. The first grant of \$7,000 was to fund the provision of bore water to our remaining en-tout-cas courts, and to assist with the installation of a new kitchen in our clubrooms. Having a reliable water source enabled the club to continue to provide first class tennis facilities to the Montrose community. Also, the new kitchen has enabled the club to provide a modern facility, that can be hired by community members at a low cost, for small functions. Montrose **Community Bank®** Branch made a further grant of \$1,000 to help fund a wind break on three courts. "This has greatly improved playing conditions of members", Graeme said.

The support to our club by Montrose **Community Bank®** Branch has been tremendous and is greatly appreciated. The past Treasurer Rod Williams also said, it is a pleasure doing the banking at Montrose **Community Bank®** Branch because the staff are so friendly and helpful.

Graeme Mathieson
Montrose Tennis Club Inc.



Mt Evelyn Tennis Club up-grade

Thanks to the support of Mt Evelyn **Community Bank®** Branch Mt Evelyn Tennis Club has recently undergone major upgrades to the club facilities. Works on the clubhouse, two courts and new lighting were completed last month after the club received funding for \$190,000 from the State Government, Yarra Ranges Council and Mt Evelyn **Community Bank®** Branch. It now has two synthetic courts, along with the two old en-tout-cas courts and the clubhouse has been fitted with a new kitchen, new carpet and given a lick of fresh paint. Capacity restraints and expansion limitations have now been eased. Also, water savings, lower running costs, less disruptions to play and better lighting will allow for greater usage.

The official opening was attended by Minister for Sport & Recreation, Hugh Delahunty, Member for Evelyn, Christine Fyffe MP, Mayor Shire Yarra Ranges, Cr Graham Warren, and Cr Tim Heenan, along with representatives from Mt Evelyn **Community Bank®** Branch and club members.

Mount Evelyn Tennis Club had been pushing for better courts since 2009, when watering of the en-tout-cas courts became illegal during the height of the drought. A huge influx in membership saw an immediate need for the addition of night tennis teams, which had committee members lobbying for the cause at every opportunity, to great success. The installation of new lights has also resulted in the surrounding areas being lit up, which has made it safer for people walking past the area at night.

"We see this as a fantastic outcome for the club, which has been a major icon in Mt Evelyn for several decades. And as safety is always high on our priorities for community support, the added security outcome from the new lighting is a bonus for our residents as well," Chairperson Ms Rule, from Mt Evelyn & Districts Financial Services Limited said.

New Director announcement

Georgia Donovan was elected at our AGM October 2011.

Georgia is very much a local identity. Her family has a long line of involvement in the Mt Evelyn community through Rotary and various other groups. Georgia was a past Rotex exchange student, travelling overseas and later mentoring students from other countries participating in the program.

Georgia, passionate about being involved in projects that make the community a "better place", has taken up roles on our Marketing /Sponsorship and Youth committees and is delighted by the outcomes achieved through our **Community Bank®** branches Sponsorships and Grant Programs. Georgia has also taken an active role as Board Secretary and has volunteered to participate in a Future Leaders Forum in an upcoming Bendigo and Adelaide Bank Ltd state conference.

Always mindful of succession planning for our Board, and of having a balance of ages represented in our mix, we were delighted that Georgia (who is the youngest member on our Board) had the interest to become involved and we look forward to her ongoing enthusiastic contribution into the future.



Classic Invitation Fours Day sponsorship

Once again, a huge number of bowlers entered into this annual tournament, despite the windy conditions on the day. The three greens were filled to capacity with forty four teams of two hundred bowlers from all over our region and afar.

The substantial prize money makes this a really prestigious event on the local bowling calendar and gives great exposure to the Mt Evelyn **Community Bank®** Branch.

The bowlers were invited for breakfast before the game, and the ladies did a wonderful job providing lunch and a sausage sizzle at the end of the day as well.

This event provides a great opportunity for bowlers, both men and women, young and old, to participate in an enjoyable leisure activity testing their skill and endurance.

"The additional revenue this event generates for the club enables us to subsidize uniforms, provide improved leisure facilities and equipment and attract more bowlers to our club. As we become better bowlers we improve on the ladder in our Pennant Division and the Lilydale Bowling Club is going from strength to strength, when many other lawn bowls clubs are declining. We were delighted that a late team entry made up of our own club members ended up taking the first prize over many esteemed bowlers and last year's winners. We were honoured to present the Mt Evelyn **Community Bank®** Branch with a framed club shirt bearing the Bank's logo, to acknowledge their continued support of our club. The frame had been hand made by one of our club members" said club Executive Officer, Lynne Cogan.

Senior Group Manager David Watt, Manager Mt Evelyn **Community Bank®** Branch Leanne Vaytauier and Board Chairperson Jill Rule, presented the award prizes at the end of the day.

"We are delighted with the acknowledgement that we receive on the day and the ongoing support of the club and its players. It is always a pleasure to attend the club's functions," Ms Rule said.



Supporting community sport

Supporting Yarra Ranges community footy and netball

Bendigo Bank and its **Community Bank®** branch partners have long been supporters of community footy and netball in the Yarra Ranges.

In fact, wherever local football is played, the Bendigo is probably there too.

Just like a premiership winning team, Bendigo **Community Bank®** branches are really kicking some goals. And with new branches and ATMs opening all the time, it's never been easier to bank with the Bendigo.



Call your local Branch Manager at:

Belgrave - Charmaine Jeffery, phone 9752 6606

Cockatoo - Elise Turnedge, phone 5968 8831

Healesville - Suzanne Dixon, phone 5962 1011

Kinglake - Dion Shirley, phone 5786 1656

Mt Evelyn - Leanne Vaytauier, phone 9737 1833

Monbulk - Troy McDonald, phone 9752 1130

Montrose - David Watt, phone 9728 3177

Olinda/Mt Dandenong - Luan Hanlen, phone 9751 0744

Seville - Jackie Butler, phone 5961 9303

Upwey - Luan Hanlen, phone 9754 1200

Wandin - Tony Forbes, phone 5964 4595

Warburton - Darren Pennington, phone 5966 2122

Woori Yallock - Rick Tolsher, phone 5961 5644

Yarra Junction - Adam Whitworth, phone 5967 1919

Yea - Lyn Southurst, phone 5797 2188

Good for **U**
AND your
community

Bendigo and Adelaide Bank Limited ABN 11 068 049 178 AFSL 23 7879 (S39870) (04/12)

Yarra Ranges **Community Bank®** branches

We are on the ball...

We have always supported local sporting clubs, recognizing the benefits that come from the social and sports interaction for the community. The promotion of a healthy lifestyle including exercise through these various clubs is strongly supported by us for community strengthening and wellbeing.

Our sponsorships commitments at a local level of our football and netball clubs, is ongoing. Separate to that, the **Community Bank**® branches in our region have joined together to

sponsor the Yarra Valley Mountain District Football & Netball League.

We see this as an opportunity to gain massive exposure within our area as the naming rights of the league will be given to Bendigo **Community Bank**® as part of the sponsorship arrangements. We will be working to maximise the benefits of this to generate greater business through our branches.



Annual Town "Planning" Day



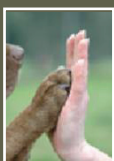
The Mt Evelyn and Montrose **Community Bank**® branches sees the Planning Day as crucial for the town.

"We are fully supportive of the event, as we recognize it as a co-operatively spirited venture that creates a forum to give a diverse group of people who live here, a say on their town. Always looking to increase our community engagement with new initiatives, we see this as the perfect platform for us to support and engage in future initiatives to enhance our environment, make our business district more vibrant and strengthen our community," Chairperson Ms Rule, said.

Raising awareness of local men's health issues, solving a housing shortage, and reinvigorating the town centre were all hot topics for debate at the seventh annual Mount Evelyn Township Planning Day on 9 February 2012, which saw over 80 attendees. The interest has quadrupled in the six years that the event has been running. Those participating included council and community group members, residents, educators, politicians, police officers, firefighters and business people.

"We look forward to the outcomes from the night and to supporting the event for the foreseeable future," Ms Rule said.

Our bank puts its paws up for animal welfare



Bendigo Bank has long supported activities that protect animals. This year Mt Evelyn and Montrose **Community Bank**® branches will partner in a joint state wide fund raising campaign, commencing in June. Animal Aid are seeking to deliver Victoria's first "state of the art" centre for animal welfare which will be built at their facility at Coldstream. This new multi-purpose animal facility will have the capacity to care for some 50,000 boarding and emergency "evac" animals every year. We see this as a fantastic asset for our district as well as the wider Victorian area. Therefore, we urge you to get behind this extraordinary project with your support and drop into our branches, where our friendly staff will assist with your donations.



Watch the **Community Bank**® story at www.bendigobank.com.au/snapshots

U can find our branches at...

Mt Evelyn – Shop 2, 35-39 Wray Crescent, Mt Evelyn VIC 3796 Phone: 9737 1833 Website: www.bendigobank.com.au/mtevelyn
Opening hours: Monday to Friday 9.00am – 5.00pm and Saturday mornings 9.00am – 12 noon.

Montrose – 7/926-930 Mt Dandenong Tourist Road, Montrose VIC 3765 Phone: 9728 3177 Website: www.bendigobank.com.au/montrose
Opening hours: Monday to Friday 9.00am – 5.00pm and Saturday mornings 9.00am – 12 noon.

Bendigo and Adelaide Bank Limited, The Bendigo Centre, Bendigo VIC 3550. ABN 11 068 049 178. AFSL 237879. BMPNL0412 (01/05/12)

Mt Evelyn and Montrose **Community Bank**® branches

