



Chairman's report



Banking is our business... community is our focus

Can you believe we are now ten months into the 2011/12 financial year?

We have had a busy period not only in banking business terms but also what your **Community Bank®** branches have been doing in our Manningham community.

Bendigo Bank named Business Bank of the year

At the Roy Morgan Research's inaugural Customer Satisfaction Awards, Bendigo Bank was named Business Bank of the Year (2011). This accolade follows the Bank recording the highest business customer satisfaction score in the Roy Morgan December survey with a rating of 75.4 per cent – almost six points ahead of our nearest competitor.

This Roy Morgan award follows the upgrading by Standard and Poor's of the Bank's Credit Rating from BBB+ to A-. Bendigo Bank is the only bank in the world to be upgraded since the Global Financial Crisis (GFC).

Current performance

Whilst trading conditions have been difficult we have performed exceptionally well for the nine months to end of March 2012. Compared to the same period last year - business footings are up 6% and income is up 7%.

This effectively means we will be able to continue the strong growth in sponsorships and our contribution to Community Enterprise Foundation™ for the Doncaster East and Templestowe Village Community Grants Program.

Community support

We have recently signed a Memorandum of Understanding with Manningham City Council to provide seeding capital of \$1.3 million over 10 years to develop the two highball centres, at Sheahan's Road (home of the Bulleen Boomers) and Donvale Indoor Sports Centre on Springvale Road. This facility will house many sports including gymnastics, table tennis, badminton, and basketball to name a few.

Doncaster Hockey Club recently enjoyed a successful family day where all its past, present, and future members and families were invited to be a part of the whole club photo. Everyone joined in after the photo for a six-a-side day social competition.

These two facilities would have been a very low priority on the Federal and State funding agenda without input from Doncaster East **Community Bank®** Branch. A great example of how doing business with your **Community Bank®** branch can benefit the local community.

We have also recently provided some \$50,000 to Doncare to support the great work it does for the disadvantaged and financially challenged members of our Manningham community.

Shareholders breakfast

On Tuesday 20 March we conducted our first shareholders information breakfast with David Robertson, Head of Financial Markets for Bendigo Bank as the keynote speaker. David's presentation provided very clear explanations of what impact the Global Financial Crisis has had and Australia is well positioned to continue with better than average growth and unemployment as result of its trading partnerships with Asia.

It is our intention to run this event each year to better inform and communicate with our shareholders.

I keep saying it, the **Community Bank®** model is unique... our commitment to making a difference in this community separates us from the big four.... this is no ordinary Bank, it provides over 80 per cent of its profits back into your community. No other Bank can boast that.

Remember, 'Banking is our business... community is our focus'.

Geoff Roberts
Chairman

Community Festivals

Tunstall Square Festival – on an unbelievable wet day with torrential rain on Saturday 3 March, the staff from Doncaster East and Templestowe Village **Community Bank®** branches together with Directors from Manningham Community Enterprises Limited braved the conditions to attend the Tunstall Square Festival.

Sadly, it just got too wet and the team had to pull up stumps or in this case, the marquee, however the bank was exceptionally well represented and thanks to all the team for making the effort.

Templestowe Village Festival – the weather was a little kinder on Sunday 22 April where the Doncaster East and Templestowe Village **Community Bank®** branches were the major sponsors of the festival.

In fine conditions, the festival had outstanding attendance and support from the local community. The team set up its marquee outside the Templestowe Village **Community Bank®** Branch and enjoyed providing giveaways for the children as well as chatting to members of the public.



▲ It was very wet for the Tunstall Square Festival – staff members of Doncaster East and Templestowe Village **Community Bank®** branches Bendigo Bank shelter under the bank's marquee.

New Manager at Templestowe Village **Community Bank®** Branch

The Board of Manningham Community Enterprises Limited is delighted to welcome Chris Cahir into the position of Manager of Templestowe Village **Community Bank®** Branch.



▲ New Manager at Templestowe Village **Community Bank®** Branch Chris Cahir.

Chris has a Bachelor of Economics from Monash University and brings with him a wealth of knowledge in the banking and finance industry.

He lists his interests as outdoor sports, travel and winemaking.

In the brief time Chris has been Manager, commencing on 11 April, he has had the opportunity to coordinate the bank's role in the Templestowe Village Festival, visit MC², attend various club functions as well as getting to know the local community.

Congratulations

The Doncaster East and Templestowe Village **Community Bank®** branches congratulate the following for their success in recent months:

- Donvale Bowls Club – on 10 March, their second team won the Division 1 Section 3 Pennant Grand Final.
- Templestowe Cricket Club – Wilson Shield Premiers, Box Hill RDCA
- Bulleen Templestowe Cricket Club - McIntosh Shield Premiers, Box Hill RCDA
- WNBL Bulleen Boomers – Runners Up WNBL 2012.



▲ Top: Donvale bowlers celebrate their victory.
Middle: Templestowe Cricket Club delighted with their success.
Above: MCEL Director Ray Barrington and the Boomers Robyn Maher at the club's MVP dinner.

Shareholders breakfast

On a fine morning in March, Manningham Community Enterprises Limited conducted a Shareholders Breakfast at Casavini in Jackson Court to hear an update on the economy and investment climate. The breakfast was extremely well attended with 85 shareholders present for a very interesting and exciting morning of presentations.

One of the shareholders made the following comment on the morning: "It was most informative and certainly showcased the great work the Bendigo Bank is doing for the community. It is reasonable that the shareholders and public be regularly reminded, as was stated, of the benefits the community derives from its existence."



▲ Left: David Robertson, Head of Financial Markets, Bendigo and Adelaide Bank Ltd gave an inspirational presentation.
Middle: MCEL Chair Geoff Roberts – 'banking is our business – the community is our focus'
Right: Graham Howard, Donvale Bowls Club – more than a partnership, it is a relationship.

No Boundaries

Five years ago Doncaster East **Community Bank**® Branch partnered East Doncaster Cricket Club together with Onemda to develop a 'No Boundaries' cricket program aimed at encouraging people with a physical or intellectual disability to take part in a cricket based sporting activity.

Under the outstanding guidance of program manager Matthew Bremner, the No Boundaries has been most successful. Matthew is an inspiration to the participants and is continually supporting their efforts with a "well done" or "good catch".

Recently MCEL Chairman Geoff Roberts, Treasurer Nicky White and Senior Manager Paul Thompson attended the final session for the cricket season to present medallions to the participants.

The program engages participants to become physically active in sport through the game of cricket concentrating on hand and eye coordination drills and a modified cricket game that creates a fun and exciting environment.



▲ 'No Boundaries' Program Manager Matthew Bremner encouraging his charges.



▲ Senior Manager Paul Thompson presents a medallion to Mario for his good work in the 'No Boundaries' program at Onemda.

From a 'spud' to a 'jeroboam'



▲ Above: Alex shows off one of their large range of wines.
Below right: Nicks Wine Merchants store.

In 1958 Anna Chlebnikowski established a family business amongst the apple orchards and farm animals of Doncaster East in a 'shopping centre' with no made roads and only three other shops. The business Nicks Groceries was named after her husband, Nick.



Anna and Nick with their children had emigrated from Russia in the 50's where their first home was a tin shed at Bonegilla. Nick was a very adept handyman and one of his first jobs was to plug the holes in the tin walls to keep the cold out!

One of her first customers was a young lad sent to buy a couple of pound of 'spuds'. Anna, naive of the Australian slang courteously told him, "Sorry, tell your mother we have no spuds". Half an hour later, the boy's mother came into the store, looked around and said, "You said you had no spuds! What are these?" "Potatoes", Anna replied. Anna picked up Aussie slang very quickly after this.

As more and more families moved to the area, the business grew and so did the building. Nicks Groceries soon became Nicks Supermarket (the first in the area). The increasing demand for Australian wine led to the decision to gradually phase out the groceries and vegetables. As they were moved to the back of the shop, the retail wine sector continued to grow. The business was renamed Nicks Wine Merchants, and by 1978 the family had become full time wine merchants.

The one important ingredient 'Nicks' name remained.

Over the 54 years continuous service in Jackson Court, Anna's wonderful legacy is that three generations of the family and their respective families have been involved.

Anna started the business in 1958, then Irene, Victor and Nick Junior were involved and now Alex, Simon and Yuri are all active in the business.

Irene was an original member of the Steering Committee to get a **Community Bank**® branch in Jackson Court and was a founding Director of the franchised Company for the Bank.

Supporting Prostate Cancer Research

The Rotary Club of Manningham recently held its annual charity golf day with all proceeds benefitting Prostate Cancer Research. The venue was the prestigious Heritage Golf Club at Chirnside Park.

As one of the major sponsors, Doncaster East and Templestowe Village **Community Bank**[®] branches entered a team who enjoyed a wonderful day. The event helped raise \$12,200, an outstanding effort by the Manningham Rotary team.

The pic of the **Community Bank**[®] branch team on the green is quite significant as Di had just puttied out from about 50 feet.



▲ L-R: Doncaster East Customer Service Officer Di Smith, Senior Manager Paul Thompson, BABL Business Banker Peter Dakin and Bendigo Bank supporter Paul Downs on the green.

MC² - Manningham City Council Civic Precinct Community Hub

Directors of Manningham Community Enterprises Limited together with Senior Manager Paul Thompson, Templestowe Village Branch Manager Chris Cahir and Bendigo and Adelaide Bank Regional Sales Lead Chris Haggarty recently had the opportunity to visit the construction site of MC².

All were very impressed with the work done and the facilities for those who will occupy the building.



▲ L-R: Nicky White, Chris Cahir, Daryl Brown, Paul Thompson, Chris Haggarty, Erica Mounter, Ray Barrington and Ray Lord.

Walk for Water



▲ Di Smith (front left) and Tina O'Shea (just behind Di's left shoulder) together with Mary Wooldridge MP Member for Doncaster (far right) and the WFG President Helen Jurcevic (to Mary's right). June Gatu, David Mutisya and Shepherd Madombwe.

Women's Friendship Group Inc. is a non-denominational, non-political, multicultural group for women from diverse cultural backgrounds in Manningham. The women meet on a monthly basis for either a morning tea or lunch. Their International Social Justice program has been providing money to feed the village people in Kanthi which is located in the Eastern region of Kenya.

Kanthi village, as all of Kenya and the Horn of Africa, has experienced drought and famine for the past four years. Unfortunately there has been no relief as the last rains failed! As it is the duty of women and girls to provide food for their families, they have to walk a 16km round trip to get piped water from the district headquarters. Women and girls carry water on their back or head or on a donkey if the family is privileged enough to have one.

In order to help these village people the WFG aims to raise funds to have water connected to the village so they can grow their own vegetables and become self-sufficient.

This gesture by the women of the WFG empowers women in both countries to raise their profile and elevate themselves out of poverty.

WFG conducted a fund raiser, Walk for Water, on Saturday 21 April at Ruffey Lake Park and raised nearly \$30,000 - their aim is to raise \$40,000.

For more information about the Women's Friendship Group, please contact Helen Jurcevic on 0409 035 045 or visit; www.walkforwater.com.au

Doncaster East **Community Bank**[®] Branch

900 Doncaster Road, Doncaster East VIC 3109

Phone: 9840 2028

Opening hours: Monday to Friday 9.00am – 5.00pm
and Saturday mornings 9.00am – 12noon.

Senior Manager: Paul Thompson

Templestowe Village **Community Bank**[®] Branch

128 James Street, Templestowe VIC 3106

Phone: 9846 1455

Opening hours: Monday to Friday 9.00am – 5.00pm
and Saturday mornings 9.00am – 12noon.

Branch Manager: Chris Cahir

Manningham Community Enterprises Limited 900 Doncaster Road, Doncaster East VIC 3109 ABN 69 101 174 270

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Bendigo and Adelaide Bank Limited, The Bendigo Centre, Bendigo VIC 3550. ABN 11 068 049 178. AFSL 237879.