

# Manningham Community Enterprises Ltd

## Ian Goldsmith - Chairman



***"Banking is our business....Community is our focus"***

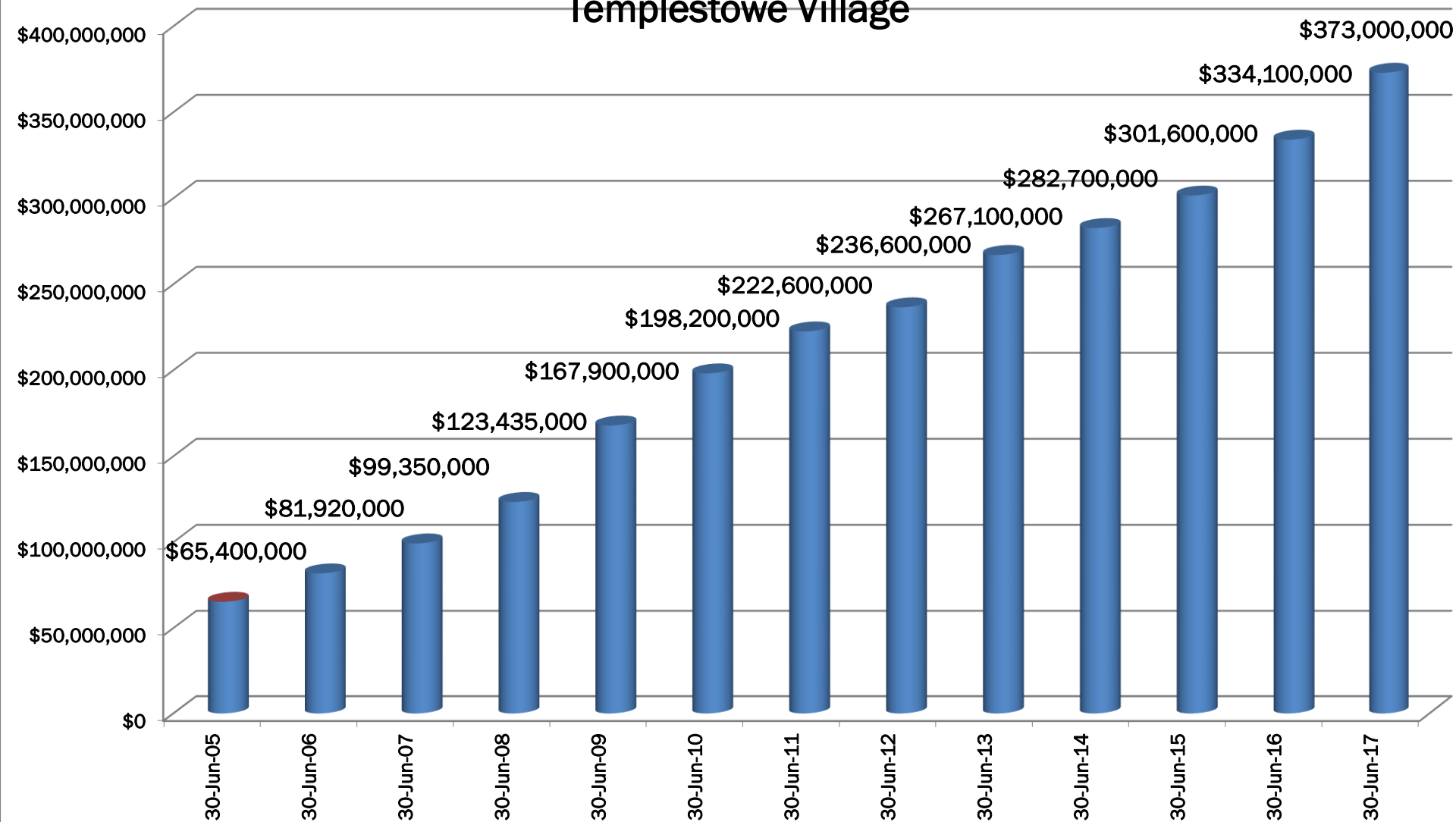
- **2016/2017 a year of business and profit growth!**
- Board succession planning
  - Daryl Brown
  - Catherine Ainsworth
  - Victoria Paouros (Board Member)
  - Simon Lewis (Board Member)
  - Chris Potter (Board Member)
- Marketing development
  - Carly Kluge and Collaborative Marketing group
  - Chinese Community and new CRM, Ming Fu

- **2016/2017 a year of business and profit growth.....**
- Strategic Planning
  - Reviewed status of the 2012-2017 plan
  - Decided on a three year rather than five year outlook
  - Undertook the development of the 2017/2020 plan
- Staff Development
  - Our staff are our strength
  - Continued focus on developing staff to support growth
- Youth Engagement
  - Junior Observer Program reviewed and discontinued
  - Focus moved to secondary schools and other youth service providers
  - Young Changemakers Program introduced at East Doncaster Secondary College

# MCEL 2016/17 Financial Performance....

- Covered in more detail by Finance Committee Chair...
- **Business Growth:**
  - Business volumes up at both branches - ED 4.9%, TV 29.8%
  - Overall increase of 11.6%
  - Revenue increase (14.3%) > business volume increase (11.6%)
  - Product mix has moved favourably to higher margin ratio
  - Operating cost increase (13.76%) < revenue increase (14.3%)
  - Profit before income tax up 18.1%

# Total Deposits & Loans held Doncaster East & Templestowe Village





# What is impacting our business...

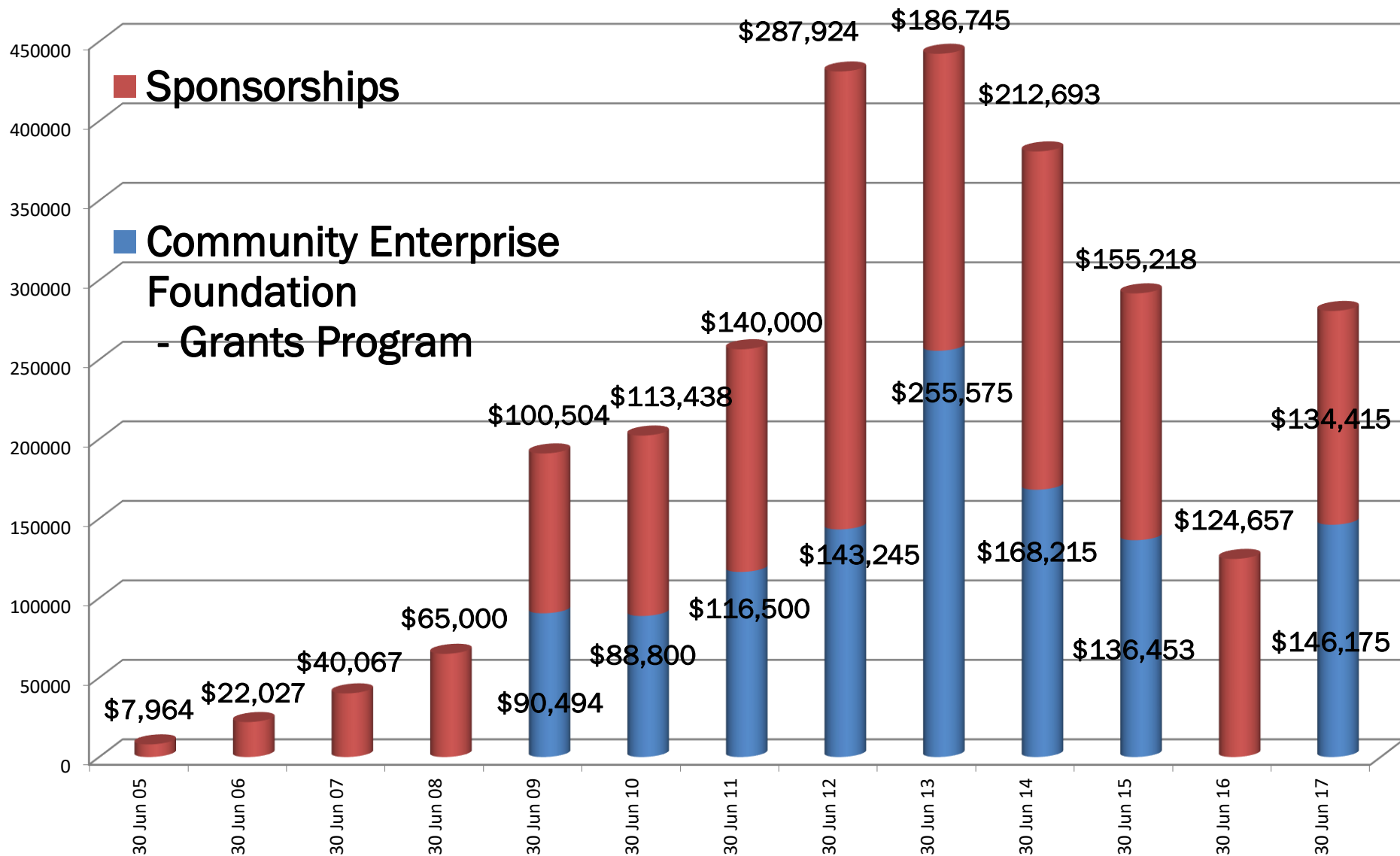
- **Bendigo Bank** continues to get stronger.
- **Bendigo Bank** product offering now competitive if not market leading.
- **Market conditions have not changed from a year ago.** Business and consumer confidence remains low and customers are still paying down debt.
- **MCEL staff are the best in the business**
- **Penetration into the Chinese market is gaining momentum**
- **Doncaster East continues to increase footings base.**
- **Templestowe Village now solidly in profit.**

# We continue to invest in Strengthening Our Community...

- **Over \$4.125 million** returned to the Community in sponsorships, grants and dividends since June 2005
- No other bank puts **up to 80% of its profits** back into the local Community
- To date the **Community Bank network** all around Australia has **returned over \$183 million** to their Communities

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# Sponsorships and Grants...





# This would not happen without...

- **An amazing staff.** Our thanks for all that you do both at work and out of work functions you attend.
- **Regional support from Bendigo and Adelaide Bank.**
- **Our Shareholders** for supporting the model
- **Our MCEL Board...**
- **And Our customers** for choosing to bank with us

## Thank you all...

# The Future Outlook.....

There is no doubt there are challenges to be met (paying down of debt is a risk for us in a low interest environment), however we are well positioned-

- **Our staff are our real strength.** Committed to the CB model. Excellent programs in place to upskill
- **The product offering is now second to none.**
- **Our 2017-2020 Strategic Plan includes opportunities for innovation**
- **Our strong community connections and partners provide a real 'point of difference' to the other members of the Big 5.**

.....**The outlook is encouraging and positive**



**CEF support for Doncare Community Services**

**CEF support for Onemda – Café Ability**



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