

Newsletter

Winter 2008

Information and news about Canterbury Surrey Hills Community Finance Limited ABN 96099590593

Local and loving it

So far we've put \$230,000 back into the local community.

Pictured is Canterbury **Community Bank**® Branch's Manager, Tony Graham and Customer Relationship Officer Vanessa Hallum proudly promoting our sponsorship total.



New Manager of our Canterbury branch, Tony Graham

New Branch Manager appointed at our Canterbury branch

After searching for some months we are pleased to announce the appointment of Mr. Tony Graham as our new Branch Manager of our Canterbury **Community Bank**® Branch.

Tony joined our team in late April and comes to us with over 10 years' banking experience; his most recent position was with a credit union.

Originally from Queensland, Tony now lives in Richmond with his wife and three children. Being a relative newcomer to Victoria, Tony's big dilemma is what footy side to barrack for! Tony enjoys tennis and golf, but his real hobby is collecting old cameras and taking photographs. Tony is keen to get to know the local community, so please feel free to drop in and say hello to our newest staff member.

Tony can be contacted at Shop 2, 143 Maling Road, Canterbury or phone: (03) 9836-9466

Canterbury **Community Bank**® Branch celebrates its 5th Birthday: Friday 8th August

Five years down the track and there's much to celebrate. In February this year our Surrey Hills **Community Bank**® Branch celebrated its 5th birthday and now on the 8th August it's Canterbury's turn. Through our partnerships with local traders and the community, we have seen our bank establish itself and grow from strength to strength. We pride ourselves on having risen out of community anger and frustration at being deserted by the big banks. In a society that seeks to minimise personal relationships, at Canterbury & Surrey Hills **Community Bank**® branches we believe that good old fashioned customer service & building relationships is the stuff that strengthens communities.

Have a cake on us!



Come and join us at 12.30pm on the 8th of August at the Canterbury **Community Bank**® Branch, 143 Maling Road to officially 'cut the cake' and celebrate our 5th birthday. On the day we will be giving away free cake vouchers to our customers to help celebrate our great milestone and community achievement. During the week we will be holding a colouring competition for our younger customers and the winner will receive a voucher for a birthday cake of their own.

Canterbury and Surrey Hills **Community Bank**® branches

Chairman's report

Major changes are taking place. After listing on the Bendigo Stock Exchange earlier this year, we have embarked on opening a third **Community Bank**[®] branch in Ashburton. Significant support has been shown by the Ashburton, Glen Iris and Ashwood communities and it is our hope that the opening will take place later this year.

We are involved in setting up a Youth Foundation in the Ashburton renewal area in partnership with the State Government and the Craig Family Centre. We will contribute \$106,000 over 3 years to establish the foundation. This joint venture gives many young people a chance to belong, learn new skills and connect with their communities through helping others.

Sponsorship payments to the community since we began have exceeded \$230,000 and our future committed sponsorship payments will exceed \$300,000. That's only the beginning, and all due to the many customers that now bank with us. We are attracting more and more customers from the membership of our sponsored organisations, ranging from aged care facilities, to schools, sporting clubs and the 'Alkira Centre' in Box Hill. Please refer all your friends who would like to increase our sponsorship further by transferring their banking business to us.

We have seen considerable change in our staffing in the last 12 months. We created the new position of Customer Relationship Officer in both our branches. Alistair Cooke in our Surrey Hills branch and Vanessa Hallum in the Canterbury branch are there to assist with opening new accounts and to help customer enquiries. This will free up our customer service officers and allow them to continue providing efficient over the counter service. All of our new staff are undergoing intensive training to ensure our customer service will be of the highest quality and also enable them to train new staff for the Ashburton branch when we are ready to open for business.

Community Banking will be 10 years of age this month. More than 210 Bendigo Bank **Community Bank**[®] branches are now operating in all states and territories. They are all providing great service to their local communities by bringing back banking services and increasingly providing significant funding for local community projects.

I wish to thank our Managers, staff and Directors for their continued hard work in our venture. We are now seeing great results and it is very rewarding to be able to financially assist our many deserving community organisations.

Dick Menting, Chairman



This little Piggy went to Strathcona Baptist Girls Grammar...

School Banking rolls out to local schools

Student banking is a great way for primary school children to learn how to save. Each child who opens a "Piggy" account is provided with an old fashioned passbook so the kids can actually see their money grow. The children at Surrey Hills Primary School, Strathcona Baptist Girls Grammar and Fintona Girls School certainly know the value of that.

To further support our local schools, Canterbury & Surrey Hills **Community Bank**[®] branches give to the schools \$5 for every new "Piggy" account opened.



...and this little Piggy went to Surrey Hills Primary School...



...and this little Piggy went to Fintona Girls School.



Introducing our Business Development Manager: Anthony Yeates

Anthony joined us in September 07, but this is our first opportunity to officially introduce him in our newsletter. Anthony has a strong banking background with over 20 years experience with the National Australia Bank where he began as a trainee batch clerk. After numerous promotions, Anthony spent the last 7 years working at the National Australia Bank's Camberwell Financial Services Centre as Senior Financial Relationships Manager. This position is more commonly known as a Personal Banker.

Anthony is married with 3 children and lives close by in Glen Iris. Anthony's interests outside the bank include coaching the Camberwell Hockey Club's under nines team. He also wields his own hockey stick and his team "Metro One" won the premiership in 2007. Bet the kids have heard that story a few times!

Anthony can be contacted at either the Surrey Hills **Community Bank**[®] Branch, 107 Union Road, Surrey Hills, phone (03) 9890 7188 or the Canterbury **Community Bank**[®] Branch at Shop 2, 143 Maling Road Canterbury, phone (03) 9836-9466

We're behind you all the way!

*Pictured is Tom Evans from the Camberwell Magpies – another local team sponsored by Canterbury & Surrey Hills **Community Bank**[®] branches.*



Get to know your local **Community Bank**[®] faces.



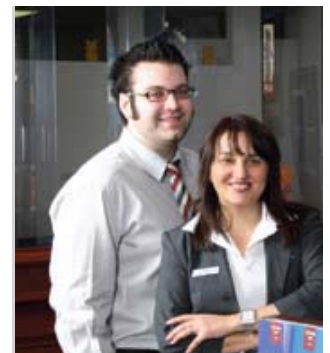
Some of the Surrey Hills team: Alistair (CRO), Sophie, Anthony, Fiona (Manager), Alison and Gina



The Canterbury team: Fiona, Kaye, Sam, Vanessa (CRO) and Tony Graham (Manager).



Canterbury's Customer Relationship Officer (CRO), Vanessa Hallum



Surrey Hills' Customer Relationship Officer, Alistair Cooke with Sophie

Look after your customers and they'll look after you.

We asked a local Surrey Hills customer, Ailsa Binns what she liked about her local **Community Bank**[®] branch:

Ailsa: "When you telephone the bank you get the bank, simple as that; I always know I'm talking to the staff at the Surrey Hills branch". "It's important to be able to do my banking on Saturday mornings and it's nice not to have the bank queues you always seem to get in the bigger banks"



Boroondara Netball Association – Local netball making a difference

Canterbury & Surrey Hills **Community Bank**[®] branches are delighted to provide sponsorship and support to such a healthy and thriving sporting organisation. President of Boroondara Netball, Dr Sue Reddish and the team at Boroondara Netball Association provide the opportunity for over 3000 girls in our local community every week to be involved in this wonderful team sport.

Consistent with Boroondara Netball Association's commitment to promoting health through sport, two members of this association, Amanda Sherwen and Emma Cartwright, have taken the idea of community one step further and have organised support for the Tongabezi Trust School – a remote school in Zambia. The girls have almost reached their target raising money and awareness through Boroondara netball programs by selling homemade cupcakes & lolly bags at netball matches. Amanda and Emma are inspired by the Zulu word 'Sizanani' which means "working together".

A new bus for Belmore School

Just getting to school is an important consideration for the students at the Belmore School. With a wide range of disabilities to cater for, a properly fitted bus is essential in enabling the students to get around. Canterbury & Surrey Hills **Community Bank**[®] branches have pledged \$50,000 in support of a new 20 seater school bus which will be converted to accommodate 7 wheelchairs as well as regular seats.



Principal of Belmore School, Joan Anson assists Libby

Photo: Leader Newspapers

Sponsorships and Grants

Clubs and organisations that have benefited from sponsorships and grants from the Canterbury & Surrey Hills **Community Bank**[®] branches:

[Canterbury Junior & Senior Football Club](#)

[Hawthorn Basketball Association](#)

[Camberwell Magpies Cricket Club](#)

[Old Scotch Cricket Club](#)

[Old Scotch Football Club](#)

[Foundation Boroondara Kinder](#)

[Balwyn Welfare Association](#)

[Boroondara Netball Association](#)

[Belmore School](#)

[Strathcona Baptist Girls Grammar](#)

[Surrey Hills Primary School](#)

[Surrey Hills Neighbourhood Centre](#)

[Surrey Park Swimming Club](#)

[Canterbury Cricket Club](#)

[Balwyn Football Club](#)

[Balwyn Cricket Club](#)

[Rotary Club of Balwyn](#)

[Rotary Club of Mont Albert & Surrey Hills](#)

[Mont Albert Cricket Club](#)

[Our Lady's Primary School](#)

[St Michael's Parents Auxiliary](#)

[Life Education Victoria](#)

[Camcare](#)

[YMCA](#)

[Burwood Village Festival](#)

[Burwood Bulletin](#)

[Ashburton Festival](#)

[Ashburton Women's Soccer Club](#)

[Bass Care](#)

[Our Holy Redeemer Primary School](#)

[Maling Road Business Association Inc](#)

[The Learning for Life Autism Centre](#)

[Friends of Back Creek](#)

[3WBC Radio](#)

[Alkira Centre - Box Hill Inc.](#)

[Old Camberwell Grammarians Football Club](#)

[Boroondara Lions Soccer Club](#)

[Parent Support Network](#)

[Burwood Tennis Club](#)

[Hamilton Street Mont Albert Traders](#)

Retirement Planning Evening for Over 55's

Canterbury & Surrey Hills **Community Bank**[®] branches held a presentation evening on Financial Planning Transition to Retirement, aimed at assisting customers over 55 with planning for their retirement.

A guest speaker from Homesafe Debt Free Equity Release spoke about the Homesafe product and how retired people could go about using the equity in their own home. Our Homesafe representative talked about how this does not need to be repaid until the sale of the home or passing on of a home owner.



Thirty interested people attended this presentation, held at the Surrey Hills Neighbourhood Centre. The evening concluding with light refreshments.

Budget Planning and Life Skills for Girls at Fintona

Fiona Kerr, our Surrey Hills **Community Bank**[®] Branch Manager and Anthony Yeates, our Business Development Manager, gave a budget planning and financial life skills presentation to the senior students at Fintona Girls School.

Fiona and Anthony discussed the problems incurred by credit card debt and talked about the advantages of setting a budget to assist with future life needs. The girls responded enthusiastically to question and answer time, with student's correct answers receiving delicious Lindt chocolates.

This was a fun afternoon with all students receiving a drink bottle from Bendigo Bank. We welcome on board Fintona's Senior and Junior schools as part of our student banking community.

Surrey Hills' Branch Manager Fiona Kerr speaking to the students at Fintona Girls School.



Youth Foundations Victoria official announcement of project funding for local youth. At Amaroo Neighbourhood Centre, left to right: Cr Dick Menting, Mr. James Merlino Minister for Youth Affairs, Jasmine, Jarred, Liam, Mr. Bob Stensholt, State MP for Burwood, Coral Hassett, James Mentor, Tess McBaron, Jeanette Wakeham

Photo: Leader Newspapers



Youth Foundations Victoria announce new initiative

Canterbury & Surrey Hills **Community Bank**[®] branches supports Youth Foundations Victoria Ashburton Ashwood Chadstone (YFV-AA&C). We have committed to provide funding over the next 3 years for a project that will promote youth engagement and participation in the Ashwood, Ashburton and Chadstone (AA&C) area. This project which is supported by the State Government, Canterbury & Surrey Hills **Community Bank**[®] branches & other local partnership groups, intends to increase young people's participation in decision making and create opportunities and positive role models in the community.

Commitment to making our banks a success

The Canterbury & Surrey Hills **Community Bank**[®] branches have a dedicated board made up of local people who are committed to the concept of a bank that is very much a part of its local community. What motivated them to commit their time and energy to the inception and management of two **Community Bank**[®] branches?

Here's what some of them have to say:

Liz Grant:

The day the big banks decided that I was no longer essential to their success, and pulled their branches out of Mont Albert, Surrey Hills and Canterbury, was the day I vowed not to get angry but to get even. Now, in my local **Community Bank**[®] branch, I'm a face and a name, not a number.

Trevor Kempton:

The **Community Bank**[®] Branches' philosophy of returning 60% of profits back to the local community is a grand gesture and any support I can give seemed tiny compared to what Canterbury and Surrey Hills branches are achieving.

Leigh Smith:

As the Canterbury & Surrey Hills **Community Bank**[®] branches really do put some of their profit back into the Community, they really are adding to the resources of the many clubs, 'service to others' businesses and associations that exist and provide varied Community activities and benefits.

David Orford:

I believe that everyone should put something back into our community and not look for personal financial reward, but merely the pleasure of seeing people in need of money get it.

Bob Stensholt:

My community bank journey started ten years ago protesting the closure of my last local bank in Hartwell! The regional manager remembered me when several years later I was outside first Surrey Hills and then Canterbury collecting signatures for petitions to keep the banks open! We organised the best bank funeral ever at Canterbury and then set about establishing community banks in those two centres. Now it is onto another in Ashburton...

Derek Mortimer:

I am motivated to assist with bank governance because I can apply my expertise and experience to benefit customers, shareholders and the local community.

Damien Hudson:

The loss of banking services had a serious and adverse effect on local residence and business people. Right from the beginning it was clearly demonstrated that the local community had the resources and drive available to establish our own banking services. After careful research and investigation it became clear that the Bendigo Bank **Community Bank**[®] model would not only restore a bank branch to us, but the community would benefit substantially through the banks philosophy of returning profits to the community. From that point we have never looked back.

What's going on in our neighbourhood?

Local people, local businesses, schools, clubs and sporting organisations are part of the fabric that makes up our neighbourhood and local community. If you're holding an event or organizing a special celebration we'd love to hear about it. Drop in and speak to our Customer Relationship Officer, Alistair Cooke, at Surrey Hills **Community Bank**[®] branch or Vanessa Hallum, our new Customer Relationship Officer at our Canterbury **Community Bank**[®] branch.

Canterbury **Community Bank**[®] Branch

Shop 2, 143 Maling Road, Canterbury
Phone: (03) 9836 9466
Opening times: Mon-Fri 9.00am - 5.00pm
Saturday: 9.00am - 12 noon.
Manager: Tony Graham

Surrey Hills **Community Bank**[®] Branch

107 Union Road, Surrey Hills
Phone: (03) 9890 7188
Opening times: Mon-Fri 9.00am - 5.00pm
Saturday: 9.00am - 12 noon.
Manager: Fiona Kerr

Board of Directors, Canterbury Surrey Hills Community Finance Ltd, Shop 2 143 Maling Road, Canterbury VIC 3126

Dick Menting (Chairman), Directors: Juliann Byron, Liz Grant, Damien Hudson, Trevor Kempton, David Orford, Leigh Smith, Bob Stensholt, Derek Mortimer