

# Over **\$1.1 Million** Reasons to bank with **CASH**

Canterbury, Ashburton & Surrey Hills  
Community Bank® branches

Canterbury,  
Ashburton  
& Surrey Hills  
**Community  
Bank®** branches



Newsletter « Spring 2010



## Community Banking Strengthens Local Communities

In just 3 years, the Canterbury, Ashburton & Surrey Hills Community Bank® Branches have returned more than \$1,100,000 in sponsorships & grants to more than 150 not for profit local organisations.

### EXAMPLES OF SUPPORTED ORGANISATIONS

#### Sporting Clubs

Cricket	Netball
Football	Basketball
Soccer	Lacrosse
Tennis	Gymnastics
Swimming	Hockey
Calisthenics	Golf

#### Community Groups & Schools

Alkira Centre, Box Hill  
Belmore School  
Balwyn Evergreen  
BassCare  
Ashburton Support Services  
Surrey Hills Neighbourhood Centre  
Maling Road Traders  
Parent Support Network  
Youth Foundations Vic.  
(Ashburton, Ashwood, Chadstone)  
Australian Youth Band  
Friends of Wattle Park

#### Infrastructure

Camberwell Sports Ground Scoreboard  
Lynden Park Club House

#### Community Buses

Belmore School  
Alkira Centre, Box Hill  
Samarinda Lodge

#### Events

Ashburton Community Festival  
Ashburton Primary School Fair  
Maling Rd. KrisKindle  
Burwood Village Fun Day



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

[www.supportingourcommunity.com.au](http://www.supportingourcommunity.com.au)



## 2009/10 The Year in Review

### Canterbury, Ashburton & Surrey Hills Community Bank® branches

- A solid 12 month performance has led to the Directors declaring a 5 cent per share fully franked dividend.
- Due to very strong lending growth, profit for the year was above budget.
- Sponsorship payments, according to the accounts were \$223,000.
- Actual sponsorship payments including GST were \$490,000, due to the funding of a number of buses and other developments on a long term sponsorship basis.
- In banking terms, this is a magnificent result after just over 7 years of trading and the financing of budgeted losses made by our Ashburton branch.
- We are very pleased to advise that our Ashburton branch has made monthly profits before sponsorships since July this year.
- Canterbury, Ashburton & Surrey Hills branches are proving that Community Banks can compete with all major banks in metropolitan areas.

## Building Business Banking

Canterbury, Ashburton & Surrey Hills Community Bank® Branches of Bendigo Bank are BIG on Business Lending.

Our point of difference is that we understand local business (we are one ourselves). We have time to listen, understand your opportunities and challenges and we deliver banking solutions that are practical and save you time and money.

Nick Coker, our senior manager has over 25 years banking experience, concentrating on Business Banking for the last 10 years.

Nick believes that business customers want bank managers who will personally sit down and develop banking solutions tailored to your specific business needs today, next year and five years from now.

Our latest initiative is the introduction of our Business Breakfast Series, providing timely information and valuable networking opportunities for business members of the local communities

Contact **Nick Coker** to help You Grow Your Business

**M: 0438 541 337**

**E: [nick.coker@bendigobank.com.au](mailto:nick.coker@bendigobank.com.au)**



Nick Coker, Senior Manager, introduces Tony Rogers from McKean Park Lawyers at the inaugural Business Breakfast



# Community Banking

Putting Heart into Local Communities

Canterbury,  
Ashburton  
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## Balwyn - Our Next Branch

### Balwyn Locals want a Community Bank

Balwyn is a thriving suburb at the north east edge of the City of Boroondara. With over 15,000 residents, Balwyn is well serviced by major shopping precincts, sought after government and private schools and a huge variety of first class sporting amenities. The community is keen to establish its own Community Bank.

- In July 2010, 20 local people set up a steering committee and started a campaign to open a fourth local community bank branch in Balwyn. Most of the members are involved in a local Not for Profit organisation, that is already sponsored by the Canterbury, Ashburton & Surrey Hills branches.
- Bendigo Bank has given the go ahead to start stage two, the Feasibility Study.
- The initial stage, the Pledge Phase, will continue for some time, in an effort to get as many potential shareholders and customers as possible.

- If you have not pledged and would like to do so, documentation is available at our three branches in Canterbury, Surrey Hills & Ashburton. Well over 200 people have already indicated that they are likely to invest in our shares, to help us finance the set up costs of the Balwyn Community Bank® Branch.



## How Balwyn Community Bank® Branch will Become a Reality

- The Feasibility Study will involve the postal delivery of up to 15,000 surveys to households and businesses in Balwyn and surrounding areas.
- If you have received the survey, please complete it and return it to the independent accounting firm.
- If you have not received the survey, please collect one from one of our three branches.
- Four weeks after the surveys are delivered, the accounting firm will prepare a report to the steering committee which will state whether or not, a profitable community bank branch can be established in Balwyn.
- To date, a significant amount of new business from the Balwyn area has already transferred to our existing three branches. The viability of a community bank branch in Balwyn is, in our opinion, beyond question.
- Once the report is received and a business plan on the Balwyn branch is written and agreed to by Bendigo Bank, we will issue a prospectus.
- The shares will be issued by Canterbury Surrey Hills Community Finance Ltd, the operator of the four branches.
- For 2009/2010, the existing shareholders received a 5 cent per share fully paid dividend and we expect to see a similar return on all shares issued, including those for the Balwyn campaign.

## Recent Sponsorships

Alkira Centre, Box Hill  
Ashburton Bowls Club  
Ashburton Support Services  
Australian Youth Band  
Ashburton Womens' Soccer  
Ashy Redbacks  
Balwyn Junior Football Club  
BassCare  
Belmore School  
Boroondara Hawks Jnr. Football Club  
Bowen Street Kindergarten  
Burwood Cricket Club  
Ceres Calisthenics  
Canterbury Cougars  
Deepdene Bears Cricket Club  
Eastern Cricket Umpires Association  
Eastern Disability Access Resource  
Foundation Boroondara  
Friends of Wattle Park  
Glen Iris Gladiators Jnr. Football Club  
Maling Road Traders Association  
Mont Albert Cricket Club  
Rotary Club of Balwyn  
Surrey Hills Neighbourhood Centre

### Register at

[info@supportingourcommunity.com.au](mailto:info@supportingourcommunity.com.au)

to receive news & incentive updates from  
'CASH' (Canterbury, Ashburton & Surrey  
Hills Community Bank® branches

## We're Here for You

Successful communities just don't appear out of nowhere. At Canterbury, Ashburton & Surrey Hills Community Bank® branches we know that to help a community become a success, we must first help the members of the local community.

When you bring your banking to one of our three branches, you enable us to give back to the community that supports us.

To find out more, call into your local branch listed below



### Canterbury Community Bank® Branch

**Shop 2, 143 Maling Road, Canterbury, 3126**

Phone: (03) 9836 9466

Opening times: Mon-Fri. 9.00am - 5.00pm  
Sat. 9.00am - 12 noon

**Manager: Craig Pitt**



### Ashburton Community Bank® Branch

**241 High Street, Ashburton, 3147**

Phone: (03) 9885 2666

Opening times: Mon-Fri. 9.00am - 5.00pm  
Sat. 9.00am - 12 noon

**Manager: Lorelle Richter**



### Surrey Hills Community Bank® Branch

**107 Union Road, Surrey Hills, 312**

Phone: (03) 9890 7188

Opening times: Mon-Fri. 9.00am - 5.00pm  
Sat. 9.00am - 12 noon

**Manager: Fiona Kerr**



**Senior Manager: Nick Coker**

Phone: 0438 541 337

Email: [nick.coker@bendigobank.com.au](mailto:nick.coker@bendigobank.com.au)