



**Canterbury Surrey Hills
Community Finance Limited**

Annual General Meeting
Tuesday 16 November 2010

Bank with us and the community benefits

Canterbury, Ashburton and Surrey Hills Community Bank® branches

 **Bendigo Bank**



Overview

- What are we about
- Highlights from 2009/10
- Financial results for 2009/10
- Sponsorship and grants
- Marketing and the connection to growth
- Your Board
- Current branches
- New beginnings at Balwyn
- Formal AGM meeting



Canterbury, Ashburton and Surrey Hills Community Bank® branches

 **Bendigo Bank**

What are we about

The **Canterbury, Ashburton & Surrey Hills** Community Bank Branches are run by locals for the benefit of locals.

Bank with us and the community benefits.

Canterbury, Ashburton and Surrey Hills Community Bank® branches



Banking on Our Community

60% of our profits must go back to the community in the form of

- Grants
- Sponsorship

and up to **20%** of profit may go back to our shareholders (mainly local community members) as dividends

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Highlights from 2009/10

- **Business growth 14.9% to \$267.9M**
- **Revenue growth 26.6%**
- **Ashburton branch growth 25% above plan**
- **Dividend declared of 5 cents per share fully franked**

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Highlights from 2009/10

- **Sponsorship and grants to 114 not for profit organizations**
- **Total sponsorship and grants since company established is nearly \$1,000,000 (now nearly \$1,200,000)**
- **Commenced feasibility study of new branch at Balwyn**

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Financial results for 2009/10

Profit and Loss

	2009/10	2008/09
	\$	\$
Revenue	2,141,558	1,691,616
Sponsorship	223,463	219,984
Profit after tax	217,597	(891)

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Financial results for 2009/10

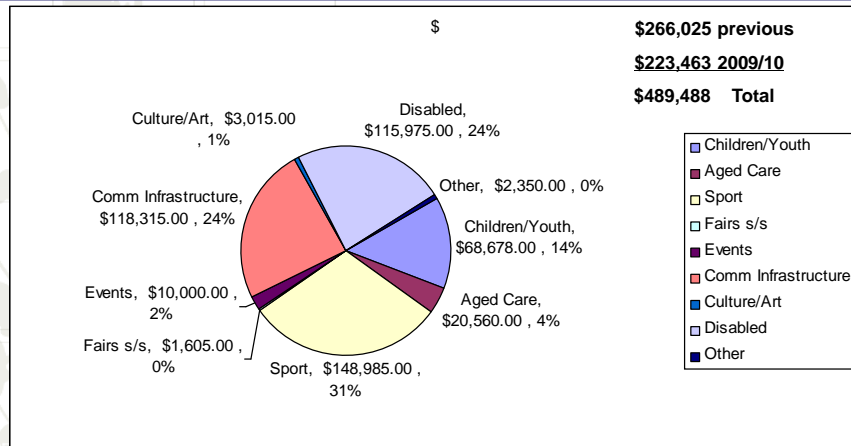
Balance Sheet

	2009/10	2008/09
	\$	\$
Total assets	1,466,919	1,222,842
Current liabilities	198,261	171,775
Equity	1,268,658	1,051,067
Share Capital	1,302,239	1,302,239
Retained earnings	(\$33,581)	(\$251,172)

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Sponsorship and Grants since establishment of the company



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Sponsorship and grants

Infrastructure

- Camberwell Sports Ground Scoreboard
- Lynden Park Club House



Events

- Ashburton Community Festival
- Ashburton Primary School Fair
- Maling Rd. KrisKindle
- Burwood Village Fun Day
- Hamilton Street festival



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Sponsorship and grants

Community Buses

- Belmore School
- Alkira Centre, Box Hill
- Samarinda Lodge
- Ashburton Support Services
- Evagreen Balwyn
- Bass Care



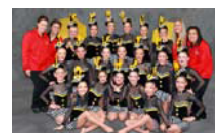
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Sponsorship and grants

Sporting Clubs

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



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Sponsorship and grants

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
- Scouts



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Marketing and the connection to growth

- **Building a direct relationship between banking growth and returns to organizations**
- **Direct incentive payments to organizations when members open new accounts**
- **Bendigo Bank will meet the cost of loan transfer fees for loans taken out with the new Balwyn branch until 3 months after branch opening.**

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Banking on Our Community

Community banking – supporting our community

It sure beats cooking sausages!



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Your Board as at 30 June 2010

- Dick Menting – Chairman
- Juliann Byron
- Damien Hudson
- Trevor Kempton
- Gordon McFarlane
- Leigh Smith
- Bob Stensholt MP
- Geoff Rowles – Secretary
- John Grace – Sponsorship Committee

Canterbury, Ashburton and Surrey Hills Community Bank® branches



Current branches and managers

Canterbury - Maling Road

Craig Pitt (Manager)

Phone: (03) 9836 9466



Ashburton - High Street

Lorelle Richter (Manager)

Phone: (03) 9885 2666



Surrey Hills - Union Road

Fiona Kerr (Manager)

Phone: (03) 9890 7188



Senior Manager

Nick Coker

Phone: 0438 541 337

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New beginnings at Balwyn

- Committee established
- Survey and feasibility study underway
- Business case to be developed
- Banking can be established now
- Proposed - Open new branch in 2011



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Formal AGM meeting

Agenda:

- Welcome
- Introductions by the Chairman
- Confirm Quorum
- Notice of meeting
- Minutes from the last AGM
- Proxies
- Annual report
- Remuneration report
- Election of Directors
- Capital raising
- Close of meeting

Canterbury, Ashburton and Surrey Hills Community Bank® branches



Please join us for supper

**Bank with us and the community benefits –
help us spread the word.**

**Talk to Nick Coker or one of
your branch managers about
your banking needs.**



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