

Canterbury Surrey Hills Community Finance Limited

Annual General Meeting
Tuesday 8 November 2011

Bank with us and the community benefits

Canterbury, Ashburton and Surrey Hills Community Bank® branches



Key franchise parameters

Run by locals for locals

~**60%** of profits to the community as

- Sponsorships
- Grants

~**20%** of profit to our shareholders (mainly local community members) as dividends

~**20%** of profit for building the company

Highlights from 2010/11

- **Business growth 19% to \$323M**
 - Canterbury 22%
 - Ashburton 16%
 - Surrey Hills 13%
- **Revenue growth 26%**
- **Profit growth before tax and sponsorship
64% to \$860,948**
- **Dividend paid in 2010 of 5 cents per share and
declared at 6 cents per share for 2011**

Highlights from 2010/11

- **Sponsorship and grants to 180 organizations and clubs since 2003**
- **Total sponsorship and grants since company established is over \$1,500,000**
- **Progress toward new branch located at Balwyn**

Financial results for 2010/11

Profit and Loss

	2010/11		2009/10
	\$		\$
Revenue	2,698,576	+26%	2,141,558
Sponsorship	409,594	+83%	223,463
Profit after tax	309,118	+42%	217,597

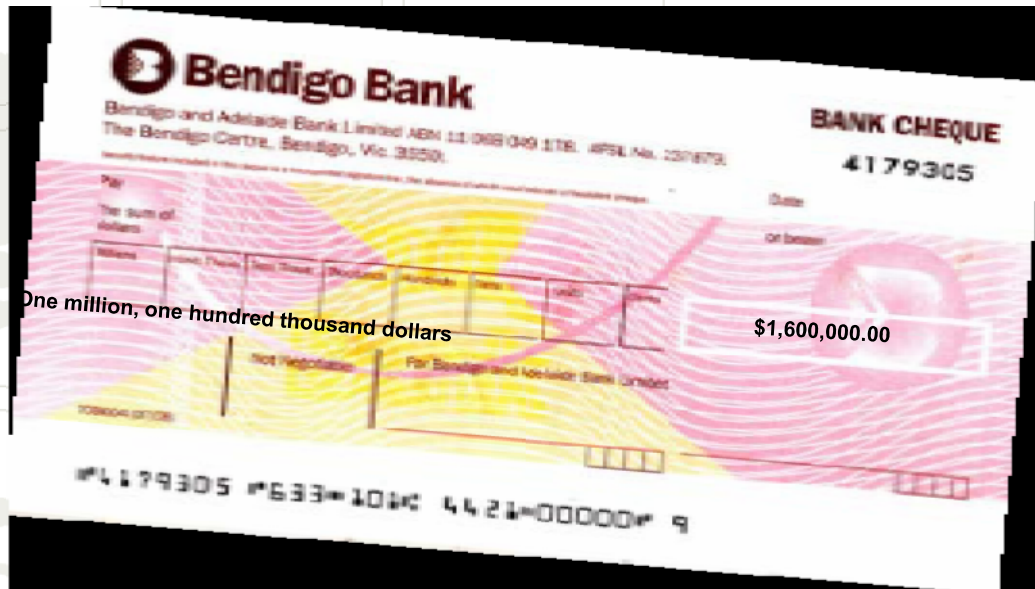
Financial results for 2010/11

Balance Sheet

	2010/11	2009/10
	\$	\$
Total assets	1,710,686	1,466,919
Current liabilities	262,454	198,261
Equity	1,448,232	1,268,658
Share capital	1,302,239	1,302,239
Retained earnings	145,993	(\$33,581)

Banking on Our Community

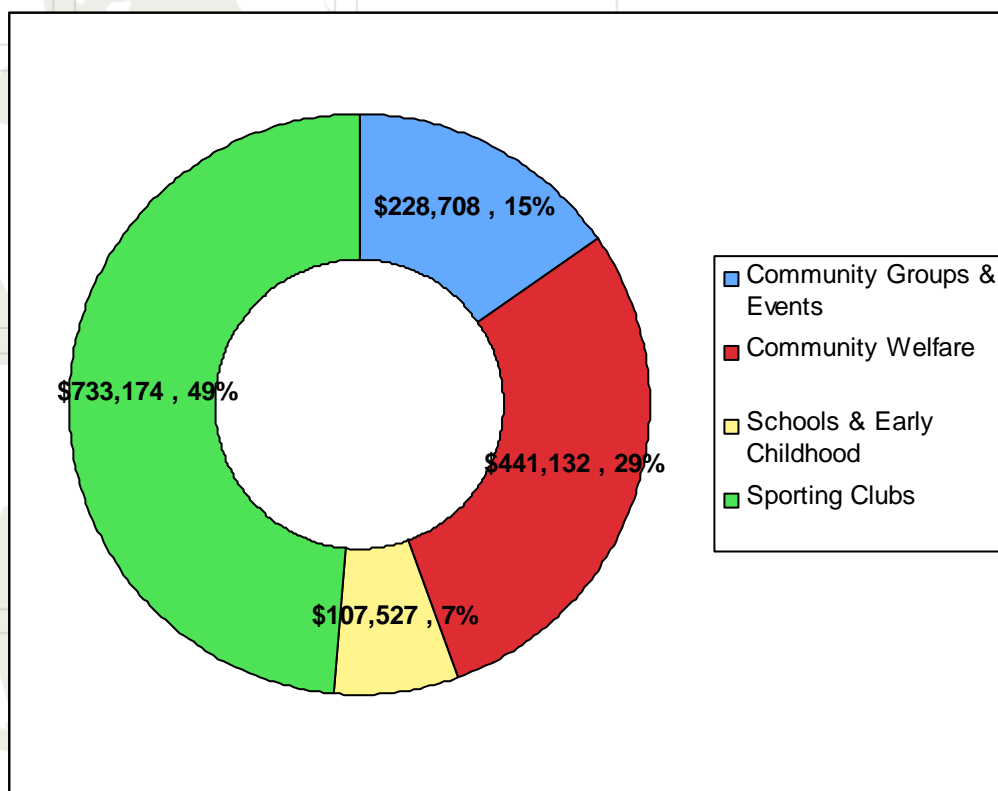
Community banking – supporting our community with over \$1,500,000



Canterbury, Ashburton and Surrey Hills Community Bank® branches



Sponsorship and Grants since establishment of the company



Total to 30 June 2011 is
\$1,510,541

Listing for 2010/11 in Annual Report

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.**

Your Board as at 8 Nov 2011

- **Dick Menting – Chairman**
 - **Juliann Byron**
 - **John Grace**
 - **Damien Hudson**
 - **Gordon McFarlane**
 - **Leigh Smith**
 - **Bob Stensholt**
-
- **Geoff Rowles – Secretary**

Current branches and managers

Canterbury - Maling Road

Craig Pitt (Manager)

Phone: (03) 9836 9466



Ashburton - High Street

Fiona Kerr (Manager)

Phone: (03) 9885 2666



Surrey Hills – Union Road

Aaron Knott (Manager)

Phone: (03) 9890 7188



Senior Manager

Nick Coker

Phone: 0438 541 337



Canterbury, Ashburton and Surrey Hills Community Bank® branches



New beginnings at Balwyn

- **Capital raising – minimum achieved**
- **Branch site established**
- **Staff recruited and trained**
- **Banking can be established now**
- **Open new branch soon**



Balwyn – 411 Whitehorse Road

Lorelle Richter (Manager)

Phone: (03) 9836 8029



Please join us for supper

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

Talk to one of our staff about your banking needs.

Talk to a Director about community projects.



Canterbury,
Ashburton & Surrey Hills
Community Bank® branches



and soon - Balwyn

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