

East Ivanhoe and Heidelberg **Community Bank®** branches Newsletter July 2010

Senior Manager's report

Community! Community! Community!



What a great feeling when you are able to assist our community to grow by:

- Supporting your **Community Bank®** branch – simply doing all your personal and business banking with your local branch supports your community
- Community sponsorship – your banking at East Ivanhoe and Heidelberg ensures our profits are returned to local groups

- Community partnerships – partnering for greater outcomes in the local community

We offer a full range of personal and business banking services, and we provide this with personal service with a smile; over the phone, email or a visit to your business premises. And best of all, a great environment to do your banking.

Our branches continue to grow with Heidelberg passing \$40 million in banking business in under nine months - a great result. We have some staff changes which have resulted in training for new staff members; however, over the longer term it will improve our customer service levels.

Please contact any of our team members to discuss your personal and financial needs. They are here to make it easy for you to change over any of your banking that's not yet with us.

Noel Donnelly
Senior Manager



Women in Business Luncheon

The East Ivanhoe and Heidelberg **Community Bank®** branches are pleased to sponsor the Women in Business Luncheon 2010. This year the event features guest speaker Soozey Johnstone, Chairman of the Melbourne Business 3000 Committee.

As an HR and organisational management specialist, Soozey is the brains behind dramatic turnarounds in the performance of an organisation solely by focusing on their people.

It would be great to see you there. Details for the event are as follows:

Date: Thursday 5 August 2010

Time: 11.45am for 12.00 – 2.00pm

Venue: The Streeton Room, The Centre Ivanhoe,
275 Upper Heidelberg Road, Ivanhoe

Cost: \$45 (inc. GST) includes 2 course lunch. Wine available at bar prices.

Bookings: Phone Banyule Business on 9457 9816 or go to www.banyulebusiness.com.au

Grants program 2010

Our 2010 Grants program closed on 9 July, and we look forward to supporting a diverse range of community groups through the 2010 program once again. Grants will be distributed to the successful applicants throughout September and October, at a range of functions which we hope our shareholders and customers will attend.

A cleaner, greener **Community Bank®** branch

As part of our commitment to sustainability, we would like to produce future newsletters in email format. If you would like to receive communications via email please provide us with your email address, by sending an email to carly@conceptmem.com.au

Your Bank in the community

With our banking business growing as a result of customer support of the branches, the East Ivanhoe and Heidelberg **Community Bank**[®] branches have further expanded the groups and clubs we sponsor.

Banyule Festival 2010

What a great event and we were pleased to be the major sponsor once again! Our many supporters joined us as we lead the

Banyule Festival March with nearly all of our sponsored community groups beside us. At our stand in the Arty Farty fest, hundreds of kids had a go at guessing how much money was in the piggy bank, and our many giveaways were popular with the thousands of visitors that came to the Festival.

Congratulations to the team at the City of Banyule and all the participants who contributed, to make the Festival one of Melbourne's best.



Banyule Junior Football Club and 'The Banyule Community Cup'

On Friday 18 June we were pleased to sponsor the inaugural Banyule Community Cup, under 15 playoffs between Banyule and Heidelberg Junior football clubs.



East Ivanhoe Space Centre

Construction continues at a rapid speed for completion of the fabulous Space Centre facility for use by both East Ivanhoe and Mother of God Primary Schools and the local community. Your **Community Bank**[®] branches are contributing \$200,000 to the project, which is anticipated to be completed by November 2010.



OLMC Heidelberg Barista Bar

Your **Community Bank**[®] branches have joined forces with Our Lady of Mercy College (OLMC) Heidelberg to create a Community Barista Bar. With a sponsorship of \$9000, OLMC are providing their students with barista skills. The funds were also used to purchase a commercial coffee machine for use at community events. This partnership sees students acquiring invaluable new skills and contributing to the community at local events! What a great outcome!

We hope to be launching the OLMC **Community Bank**[®] Barista Bar in our Heidelberg branch in September so come in and join us for a free cup of coffee.

Ivanhoe Reading Circle

The Ivanhoe Reading Circle is celebrating its 90th birthday, and we are pleased to sponsor the celebrations. The Circle is a small cultural body which meets on a regular basis, and has been doing so since 1920! The Hon. John Cain will be the guest speaker at the birthday event, to be held on Sunday 10 October at 'Hillsey', Ivanhoe Girls Grammar School.

Ivanhoe Netball Club

The Ivanhoe Netball Club fields 11 teams in local competitions in Banyule, with players aged between 10 and 17. Your **Community Bank**[®] branches have recently become the major sponsor of the club, subsidising new uniforms, providing equipment and first aid kits for each team and contributing the costs of coaching and skills clinics. There are currently no public netball courts in Ivanhoe and Heidelberg where teams can meet and train – this is something we hope to address in the coming years to form partnerships with government and local clubs to ensure we can provide these facilities for our local netballers!

St John's Primary School Heidelberg Trivia Night

The team at our Heidelberg **Community Bank**[®] Branch really enjoy supporting our local schools and were pleased to get on board to sponsor the St John's Primary School Trivia Night. This is one of the school's annual fundraising events which sees the local school community come together for a great night of Q and A!

YFV2010 Winter Awards

'Young people making a difference in West Heidelberg'

This exciting program continues to touch the lives of many young people within West Heidelberg, and their great efforts were recognised at the Winter Awards.

Pictured right is YFV3081 facilitator Andrea Rieniets with HDCE Chair Nan Caple. Pictured below are participating students from Olympic Village Primary School, Latrobe and Banksia Secondary Colleges, St Pius and Bellfield Primary School.



Heidelberg Preschool Association

We are thrilled to sponsor the Heidelberg Preschool's largest annual fundraiser, a trivia night to be held in the Banyule Arts Space on 24 July. The Heidelberg Preschool is the only preschool located in Heidelberg and relies on fundraising from the local community to provide the financial means to upkeep the building, maintain safety and purchase new equipment for the children.

In-School Philanthropy Pilot project

Your **Community Bank**® branches are working with OLMC Heidelberg and Ivanhoe Grammar School to teach year 10 students about philanthropy, and help them make a positive contribution to their local community through a project, activity or purchase of goods.

Our program can support young people with InSchool Training sessions that include:

- Introduction to philanthropy and community
- Introduction to project planning and budgeting
- Introduction to grant writing and making a pitch

This is action-based learning in philanthropy for young community-minded students. The training is adaptable for year levels 4 – 12.

Applicants will receive support to write up their InSchool Youth Grant application and prepare their pitch for the panel of representatives from East Ivanhoe and Heidelberg **Community Bank**® branches and their school.

If approved, the winning projects will be awarded \$2,000 for realisation in term 4.

Staff movements

We are pleased to welcome some new staff members to our great team. Maxine, Mandy and Kane will be working across both branches.

We are also pleased to announce the appointment of David Smith as our Business Banker. David has broad experience dealing with the SME sector, property investment and development, high net worth private clients as well as larger corporate entities.

Tony Zaras also joins the team as our local Financial Planner. Tony has years of financial planning expertise across a range of institutions. His areas of specialty include pre retirement and retirement strategies, asset protection (life insurances/income protection) and superannuation saving strategies/tax minimisation strategies.

To make an appointment with David or Tony please contact one of our friendly staff in the East Ivanhoe and Heidelberg **Community Bank**® branches.



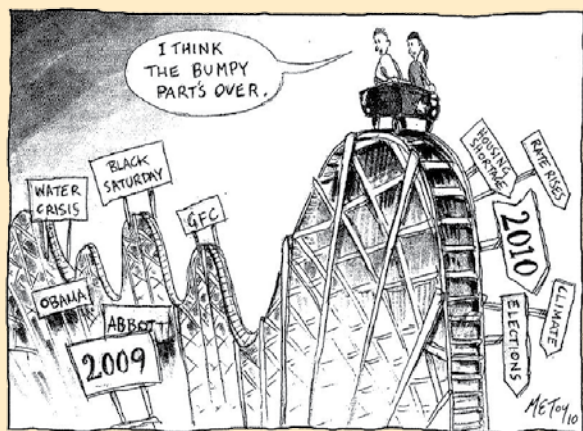
▲ Top: Kane with Greg Arnott. Above left: Mandy. Above right: Maxine.



▲ Above left: David. Above right: Tony.

2010 Business Breakfast

In May, we hosted our annual business breakfast with guest speaker David Robertson, Head of Financial Markets for Bendigo and Adelaide Bank. David provided an overview of our economic conditions and gave attendees his views on interest rates moving forward. The event also provided an excellent opportunity for local businesses to get together and network.



Considered moving your home loan?

If you don't already have your home loan with us, why not consider moving it to our bank? With a home loan from the Bendigo you'll get fantastic service, a great interest rate, the flexibility to make additional repayments, and to withdraw them when you need them. But best of all, a home loan from the Bendigo can help make your whole community a better place to live. Our friendly staff will guide you through the simple process.

To set up a home loan appointment today, call:

Greg Arnott, East Ivanhoe **Community Bank**[®] Branch
Phone 9497 5133

Sam Pearce, Heidelberg **Community Bank**[®] Branch
Phone 9457 2055

Our success really does depend on you

The **Community Bank**[®] network was started in 1998 by Bendigo Bank in response to the closure of bank branches, initially in Victorian rural towns. Since then the concept has been so successful that there are now in excess of 250 **Community Bank**[®] branches scattered all throughout Australia. Around 30 new branches are opening each year. The **Community Bank**[®] network owes its success to the fact that it is built on a couple of fundamental principles - community demand and greater control over local capital.

Before a **Community Bank**[®] branch can open its doors it must pass certain tests to prove that it has broad local community support. First, through community pledges and a feasibility study, and then through a local shareholder capital raising that results in the formation of a local publicly owned Company. In our case this is Heidelberg District Community Enterprise Limited, which operates 2 branches - initially East Ivanhoe and Heidelberg which opened in 2009.

Capital raised by the **Community Bank**[®] branches remains in the local community - it is put to work locally for the benefit of the local community.

Opening a **Community Bank**[®] branch is a long and arduous process, but the real test starts when the doors finally open. Bendigo Bank provides the banking expertise and systems, products, credit management, and owns the overall relationship with customers. The **Community Bank**[®] branch operates the local business, provides the working capital, premises, staff, meets the expenses and manages the face-to-face customer relationships. It really is a partnership between

Bendigo Bank and the local **Community Bank**[®] Company - even the revenues generated by the partnership are split 50/50.

The **Community Bank**[®] branch profits are then allocated in three ways - investments in the local community through sponsorships and grants, dividends to shareholders and retained earnings for operational needs. To date, the **Community Bank**[®] network has contributed more than \$40 million to local communities through sponsorships and grants, and more than \$14 million in dividends to local shareholders. Since opening in 2001, the East Ivanhoe branch has contributed more than \$1 million in sponsorships and grants, and Heidelberg District Community Enterprise anticipates it will soon be contributing \$1 million a year to local community initiatives. In 2010 it is sponsoring 32 different local community groups, and that figure continues to grow.

But the bottom line is that the East Ivanhoe and Heidelberg **Community Bank**[®] branches need your business to ensure their ongoing success. Whether you need a home loan, personal finance or business finance, credit cards, travel insurance, a savings account, a term deposit - we have it all.

Think about it next time you have a banking need. Think about transferring your existing banking business. Giving your business to our East Ivanhoe and Heidelberg branches is an investment in your local community. Heidelberg District Community Enterprise belongs to the local community - support it and it will support you.

East Ivanhoe **Community Bank**[®] Branch,
233 - 235 Lower Heidelberg Road,
East Ivanhoe VIC 3079
Phone: 9497 5133

Website: www.bendigobank.com.au

Opening hours: Monday to Friday 9.00am - 5.00pm
and Saturday mornings 9.00am - 12 noon

Heidelberg **Community Bank**[®] Branch,
164 Burgundy Street,
Heidelberg VIC 3084
Phone: 9457 2055

Website: www.bendigobank.com.au

Opening hours: Monday to Friday 9.00am - 5.00pm
and Saturday mornings 9.00am - 12 noon