News etter Spring 2009

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

Camberwell Sports Ground scores from banking with our branches

It's been a few years in the planning, but finally Old Scotch Football Club and Camberwell Cricket club are going to have their names (and scores) up in lights.

Launched at a celebratory lunch in early August, Old Scotch Club President Tim Shearer and Cricket Club President Russell Thomas, joined with the club faithful, and the Board and staff of the Canterbury. Ashburton and Surrey Hills Community Bank® Branches to see the board lit up, and hear an inspiring talk from Richard Loveridge, former Hawthorn AFL Player. The scoreboard, named after club faithful Peter Warner, will be a permanent reminder of the importance of community involvement by individuals, corporate and council contributions. Peter has over 60 years' involvement with both Old Scotch and Camberwell Magpies clubs.

Both clubs have expressed their gratitude to our Community Bank® branches for their enduring partnership. Many members of the clubs are active customers at our branches, further strengthening the relationship forged.







Youth music event launches grants

Local youth bands marked celebrations to launch a round of youth grants in the Ashburton, Ashwood and Chadstone areas. The grants are a central part of the work of Youth Foundations Victoria Ashburton/ Ashwood/Chadstone (YAAC), a partnership funded by Canterbury Surrey Hills Community Finance Limited, Bendigo Bank and the Victorian Government. The initiative aims to give young people a real chance to have their say - the grants achieve this by letting young people decide where community resources should be allocated, with plenty of support and training along the way.

Facilitator Verity Nicholson explains, "Great strides are being made by the members of the program. It is very satisfying to see how enthusiastic they are and the practical experience they are gaining in working with other people".







YAAC recently awarded \$11,100 to six local youth groups in its first community grants round. Grants were awarded to projects which specifically addressed areas of need for local young people. Canterbury Surrey Hills Community Finance Ltd is very proud to be in partnership with YAAC as it continues to evolve and develop its young members and contribute to the provision of youth services in the Boroondara area.

Chairman's report

As usual, there is much to report since our last newsletter.

Our previous Business Development Manager, Anthony Yeates, left us in June 2009 to take up a role at Bendigo Bank itself, like his two predecessors. We thank Anthony for his efforts over the last 18 months and wish him all the best in his new role.

On July 1 2009, Nick Coker joined us in the newly created role of Senior Manager. Nick has a strong business banking background, with over 25 years experience gained at Bendigo Bank and one other Australian bank.

Nick has so far had a very busy schedule, getting to know your three **Community Bank**® branches, our staff, our board members and some of our many customers. We look forward to continued success from Nick as our **Community Bank**® branches continue to grow in size, experience and community partnership.

Various major milestones have been achieved in recent weeks:

- Surrey Hills Community Bank® Branch has reached \$100 million in business which is an amount most community branch managers can only dream about. Thank you to our manager, Fiona Kerr who has worked so hard to achieve this and her excellent team at Surrey Hills.
- Ashburton Community Bank® Branch reached \$40 million in business after 9 months of trading. That level took our Canterbury & Surrey Hills Community Bank® Branches more than 12 months to achieve. Linda Jones and her staff are doing a great job building our newest branch.
- Our Canterbury Community Bank® Branch has experienced some changes in staff in the last eighteen months and we have a keen team of fully trained staff who are busy attracting business and accounts to the branch
- Account numbers for our 3 branches now exceed 8,500 a 32 per cent increase in two years.
- Total business for our Community Bank® branches is now in excess of \$235 million, a 40 per cent increase since June last year.
- Most importantly, we have now distributed in excess of \$560,000 to our communities through sponsorships and grants. That number should increase to more than \$700,000 by the end of September with long-term sponsorship totalling \$110,000 due in the next few weeks.



Profit before tax, sponsorships and donations is probably the best indicator of our performance. It increased from \$174,448 to \$181,423, an increase of 4 per cent for the comparable periods. Given the opening expenses of Ashburton **Community Bank**® Branch and the effect of the economic crisis, this is a great result.

The world financial crisis and the reduction in interest rates which followed has resulted in a reduction in our income. As more stable interest rates return, we will continue our path to greater profits, increasing our ability to continue joining in partnerships with our local community through our sponsorship and grants programme.

The message to all of our shareholders, customers and all other residents of our communities is this:

Only through increased awareness of our services and community-mindedness, and only through an increasing customer base can we continue to grow in partnership with our communities. So, come and meet one of our branch managers at Ashburton, Surrey Hills and Canterbury **Community Bank**® branches.

So far, we have supported more than 100 organisations in our local community. With the bush fire appeal and the effects of the global economic crisis reducing potential funding to the not-for-profit sector, the more business that we can attract, the more funding we can provide to assist the many deserving organisations.

We look forward to being able to grow and prosper together, in partnership.

Dick Menting, Chairman Canterbury Surrey Hills Community Finance Limited

Staff Profile

Fiona Kerr Manager, Surrey Hills Community Bank® Branch

There's always a cheery hello and a friendly wave from Fiona when you pop into the Surrey Hills



Community Bank® Branch. It's pretty clear that Fiona enjoys her role as branch manager!

How long have you been at the Surrey Hills **Community Bank**® Branch?

I've been branch manager at Surrey Hills **Community Bank**® Branch for just over two years, and have thoroughly enjoyed the challenge of managing a busy branch. I also look forward to continuing to encourage local banking within the local community, school, traders and businesses, community groups and sporting clubs.

Where did you work prior to your appointment at Surrey Hills **Community Bank**® Branch?

I was branch manager at Bendigo Bank's Box Hill branch and have worked for Bendigo and Adelaide Bank in a range of roles for over 18 years. I love the fact that I am part of a company that returns its profits back to the local community.

What pushes your buttons, professionally?

I just love teamwork and seeing initiative shown by my staff. Turning negatives into positives is my mantra. I enjoy forming strong and lasting relationships with both customers and staff and I'm really looking forward to some added responsibilities in my role this year.

...and what pushes your buttons, personally?

I'm a people person. I love catching up with friends and family over dinner, going for drives and walks, traveling, Indian food and playing the odd round of golf. Oh and I love spending time with my husband and two young daughters, of course.

Finally, who would be the three people you'd love to sit next to on a plane?

OK, that's easy. George Clooney, Hugh Jackman and Barbara Streisand.

Helping out our local clubs, organisations and events

Money put to a sustainable project

Sponsorship funds have been flowing into some fabulous local projects this year. East Camberwell Tennis Club was the beneficiary of one of our more substantial grants to assist the installation of a water-harvesting system. A short speech was made by company Chairman, Dick Menting at the grand opening, pictured here with Vice President Brian Harris of East Camberwell Tennis Club



Dictionaries for schools

Mont Albert and Surrey Hills Rotary Club (MASH) raised enough money and, together with a grant from our **Community Bank**® branches, facilitated free dictionaries for all grade three students in selected local primary schools. Pictured here is Surrey Hills **Community Bank**® branch manager, Fiona Kerr handing out dictionaries to some lucky students at Our Holy Redeemer School in Mont Albert.

We are always interested in working with other community-minded groups to contribute to wonderful projects such as this.



A close shave for Sam

Canterbury **Community Bank®** Branch's Customer Service Officer, Sam Randeniya gets shaved to raise money for cancer research earlier this year. Kelvin of Canterbury donated his time and talents to the worthy cause.









How banking with our **Community Bank®** branches can help make a difference

 A testimonial from one of the organisations we proudly support.

The Canterbury, Ashburton and Surrey Hills **Community Bank®** branches have provided us with a large amount of funding over the years, all of which has been so greatly needed and very much appreciated. These funds have contributed to so many areas of our organisation - from staff salaries to gardens, bus steps, bikes and contributions to integral programs such as Home & Choice to name but a few.

More importantly, the staff and Board of the **Community Bank**® branches have a wonderful connection with our organisation and its philosophy and have built a relationship based on mutual respect, admiration and passion for the cause. We have always felt they genuinely care about us and contribute so much more than financially – they see their involvement not just as a monetary one which I believe is what has, and will continue, to lead to such a prosperous, long term relationship for us both.

Meaghan Adams,

Manager Community Relations, Alkira (03) 9890 1365

Sponsorships and Grants

Local clubs and organisations have benefited recently from sponsorships and grants from the Canterbury, Ashburton and Surrey Hills **Community Bank**® branches. What a difference banking with our branches can make to our local communities!

Community Groups and Events

Anglican Church of St Paul
Alkira
Ashburton Community Centre
Ashburton Festival
Box Hill/Canterbury Chess Club
Burwood Village Festival
Canterbury Council of Churches
Canterbury Toy Library
Carols in Hamilton Street
Country Womens Association.
Burwood
Foundation Boroondara

Burwood
Foundation Boroondara
Foundation Boroondara Kinder
Friends of Back Creek
Friends of Surrey Park
Hamilton Street Traders
Holy Trinity Anglican Church
Surrey Hills

Life Education Victoria

Maling Probus Club

Maling Road KristKindl

Learning For Life Autism Centre

Melbourne Ballet Company Neighbourhood Watch

Parent Support Network
Pied Piper Toy Library

Power Neighbourhood House Rotary Canterbury Art Market Rotary Mont Albert & Surrey Hills

Boroondara Scouts
Surrey Hills Festival

Surrey Hills Ladies Probus Club Surrey Hills Neighbourhood

Surrey Hills Sustainability Expo Surrey Hills Traders X-Mas Party

3 WBC radio YMCA

Community Welfare

BassCare
Ashburton Area Youth Foundation
Balwyn Welfare Centre
CamCare
Samarinda Lodge

Schools & Early Childhood

•
Ashburton Primary School
Belmore Special School
Camberwell Grammar Friends of
Kayaking
Camberwell High School
Canterbury Girls Secondary
College
Canterbury Norwood Kindergarten
Florence Road Pre School
Mont Albert Primary School
Our Holy Redeemer Primary
School
Our Ladies Primary School
St Michaels Primary School
Strathcona Baptist Girls Grammar
Surrey Hills Baptist Children's Centre

Surrey Hills Primary School

Sporting clubs

Ashburton Bowls Club
Ashburton Mens Soccer Club
Ashburton Willows Cricket Club
Ashburton Womens Soccer Club
Ashy Redbacks
Balwyn Cricket Club
Balwyn Football Club
Balwyn Junior Football Club
Boroondara Eagles Football Club
Boroondara Hawks Junior Football
Club
Boroondara Lions Soccer Club
Boroondara Netball Association
BUGS Gymnastics
Burwood Tennis Club
Burwood Uniting Canterbury Cricket
Club
Camberwell Central Bowls Club
Camberwell Hockey Club
Camberwell Lacrosse
Camberwell Magpies Cricket Club
Camberwell Sharks Jnr Football Club
Canterbury Cricket Club
Canterbury Football Club
Canterbury Junior Football Club
Canterbury Junior Football Club
Canterbury Tennis Club
Deepdene Bears Cricket Club
East Camberwell Tennis Club
East Malvern Golf Club
Hawthorn Amateur Football Club
Hawthorn Basketball
Hawthorn Basketball 3on3
Hawthorn Magic Jnr Basketball
Mont Albert Cricket Club
Mont Albert Junior Cricket Club
Old Camberwell Grammarians.
Football Club
Old Scotch Cricket Club
Old Scotch Football Club
Old Scotch Cycling Club
Riversdale Soccer Club
South Yarra Football Club
South Camberwell Basketball Club
STC South Camberwell Cricket Club
St Kevins Cricket Club
Surrey Hills Uniting Church
Tennis Club
Surrey Park Cricket Club
Surrey Park Lacrosse
Curroy Dark Curimming Club

Is your club or organisation not listed here?

Surrey Park Swimming Club

Why not find out how your club or organisation could benefit from our Grants and Sponsorship opportunities. Simply visit one of our three **Community Bank®** branches and talk to our friendly staff. We'd be happy to discuss your ideas.



We're in business. Your business.

Our branches understand that for business owners, business is personal.

So we take a personal interest in your business. We have time to listen, understand your opportunities and challenges, and deliver banking solutions that are practical and save you time and money.

With a background in business banking for over 10 years. Our Senior Manager, Nick Coker invites you to contact him or any of the managers at our three **Community Bank**® branches, so we can sit down and develop a banking solution tailored for your business needs today, next year and five years from now.

We believe the service we offer is second to none, and we are interested in forming long term relationships that benefit all parties including the community.

Nick can be contacted on mobile 0438 541 337 or via email: nick.coker@bendigobank.com.au

Maison on Maling makes its (banking) home in Canterbury

It's great when you see new business starting up in our community, and we'd like to welcome a new trader in Canterbury.

In July, 'Maison on Maling' had their opening celebrations in Maling Road. The shop is run by Leanne Bennet, who owns the local Butcher (Bennets of Canterbury) and is an active trader in Maling Rd.

We were glad we could assist Leanne with all the business' banking needs, including effpos facilities and

maison

trading accounts for her two businesses.

The shop is full of beautiful boutique-style homewares.

Welcome to Canterbury!

A wealth of experience comes to our branches

Introducing Nick Coker, Senior Manager

It's a pleasure to welcome our new Senior Manager to our team.

Nick Coker comes to Canterbury, Ashburton and Surrey Hills **Community Bank**® Branches with over 25 years' experience in banking and banking services. Nick learned from the ground up, honing his skills along the way in personal lending, business banking, mobile lending and branch management. He's worked in Tasmania and South Gippsland, holding several area managerial positions within the National Australia Bank.

Nick took 12 months off to take stock and spend time building his home in Glen Iris. When the opportunity came to work with the Bendigo Bank as a business banker in the Yarra Valley region, Nick felt the time was right to re-enter the workforce, refreshed and envigorated. Nick has come to us after enjoying a successful 2 1/2 years in the Bendigo Bank's Yarra Valley region.

When asked why he chose to work with Bendigo Bank, Nick said he loved the fact that the bank he was working for directly impacted positively on the community he lived in. He likes Bendigo Bank's way of doing business – that there is TIME to talk to your customers. "It's like the 'major banks' 15 years ago but with all the up to date products and technology," says Nick.

And why our branches in particular?

Nick says he loves the fact he is part of a local community solution – that his work directly contributes to making the **Community Bank**® model a reality in 'his own patch'. He also enjoys the personal interaction with customers that this role encourages and relishes the challenge of building upon the current success of three local **Community Bank**® branches.

Nick's role across the Canterbury, Ashburton and Surrey Hills **Community Bank**® branches is to source new business, oversee key management strategies and to build the business banking profile with current and future customers.

So far he's enjoyed great support from the Board and its professional mix of skills and strengths, some excellent business leads, and the challenge to improve and build on our friendly and informed service capacity.

Nick can think of nothing better than sharing his love of sports with his young son, and has a passion for travel and following the Bombers.

Welcome to our team, Nick

Samarinda Lodge gets our support

Our **Community Bank®** company is now a supporter of Samarinda Aged Services which runs Samarinda Lodge, an award-winning aged care facility looking after 40 elderly citizens as well as a day dementia program centre, Elsie Salter House.

Samarinda Aged Services was one of the first local community organisations in Ashburton to support our new **Community Bank**® branch in High Street. Manager Linda Jones and staff have worked with Samarinda CEO Tanya Gilchrist and her team to make sure their banking needs have been looked after.

Recently, Chairman Dick Menting and one of our **Community Bank**® Board Directors, Bob Stensholt presented Samarinda with a cheque for \$4,000 towards the fit-out of their new bus. The bus will be used for outings for the residents as well picking up and taking home day program participants. "We are starting up a day care program for highneeds elderly at Samarinda Lodge and we need the bus to transport people," said CEO Tanya Gilchrist. "This will be a pilot program, as very few day sessions cater for people living at home who are in wheel chairs or who have high care medical needs."

With ageing at home now much more common, this program supported by the Ashburton **Community Bank**® branch will help these people get out and about, participating in activities at the local centre in Ashburton. "As a **Community Bank**® company we are very pleased to be associated with an aged care centre of excellence that has won two national awards in the last two years – one for IT innovations and the other for staffing," said Dick Menting.

In the coming months look out for the Samarinda bus as it makes it way around Ashburton and the surrounding areas.

To find out how your club or organisation could benefit from our Grants and Sponsorship opportunities, simply visit one of our three **Community Bank**® branches and talk to our friendly staff. We'd be happy to discuss your ideas.

Canterbury, Ashburton & Surrey Hills Community Bank® branches



We're here for you

Successful communities just don't appear out of nowhere. At Canterbury, Ashburton and 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. By bringing your banking to one of our three branches, you are enabling 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

Phone: (03) 9836 9466

Opening times: Mon-Fri 9.00am - 5.00pm

Saturday: 9.00am - 12 noon. Manager: Yvonne Christie

Ashburton **Community Bank®** Branch

241 High Street Ashburton, Phone: (03) 9885 2666

Opening times: Mon-Fri 9.00am - 5.00pm

Saturday: 9.00am - 12 noon.

Manager: Linda Jones

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, Michael Hills, Damien Hudson, Trevor Kempton, Gordon McFarlane, Leigh Smith, Bob Stensholt, Cathy van der Zee