



Community Annual Review

A year to be proud of

In February 2006, the Board and staff of Clifton Hill/North Fitzroy **Community Bank**[®] Branch stood nervously by as local celebrity Rod Quantock cut the ribbon and declared the branch open for business.

Six years on, today's Board and staff have proudly celebrated some remarkable achievements:

- Total business has grown every year to reach \$140 million of personal and business banking on the books. Most of our customers live within 10 kilometres of the branch.
- More than \$570,000 has been returned to the local community as sponsorships and grants to support the activities of more than 100 local community organisations (including more than \$390,000 in the last year alone).
- Returns to our 300 shareholders have so far reached 18c per \$1 share.

In this Annual Review we highlight some of the innovative, impactful and effective projects and organisations we have supported over the last financial year. In addition, we have included a summary of our 2011/12 Annual Report and a full list of all the community organisations we have supported. Our complete Annual Report is available online at www.bendigobank.com.au/clifton_hill_north_fitzroy.

I also want to acknowledge the efforts and enthusiasm of our current Board – Jenny Farrar, Michelle Burns, Yann Burden, Clare Carmody, Jenny Stephens, and Peter Hille; Directors who retired in 2011/12 Aisling Callaghan, Jennifer Gawne, and Greg Tinkler; our Board assistants Andrea Foxworthy, Nicky White and Georgia Wright; and branch management and staff Rod May, David Burdett, Toni Vavala, Carole Malone, Eli Inanir, Jessica McKean and Michael Goode.

If you share our vision of using the proceeds of local banking to support organisations that directly benefit our community, then consider how your banking business could help us achieve even more.

I hope you enjoy this Annual Review.



Adrian Nelson
Chairman
Clifoy Limited



When you choose to bank with your local **Community Bank**[®] branch you make a decision that benefits you and your community.

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Supporting little bean growers

Clifton Hill/North Fitzroy **Community Bank**[®] Branch has been delighted to support three local primary schools: Merri Creek Primary School, Fitzroy Community School and Sophia Mundi Steiner School, to take part in the Organic School Gardens Program in 2012.

Run by not-for-profit group Biological Farmers of Australia Limited, this innovative and educational program offers a free organic gardening curriculum to primary school aged children with practical support through detailed lessons and accompanying teacher's notes. The lessons are designed to expand the student's knowledge on topics such as food production and the impact of large scale farming, as well as teaching how to be responsible members of the community.

All of the students taking part get the unique opportunity to grow their own organic food as well as learn how to care for the health of soil, plants and the environment. 'Having the **Community Bank**[®] branch's support has allowed our school to realise the edible garden project on a larger, more sustainable scale,' said Claire Collings, a teacher from Fitzroy Community School.

Branch Manager, Rod May, highlighted how 'valuable it has been for these students to take part in gardening activities as part of the school curriculum and it's been great to watch as their little beans have grown into flourishing gardens the students are now very proud of.'



Opening the door to a new partnership

Our **Community Bank**[®] branch has committed to a three year partnership with the Abbotsford Convent which includes being the sponsor of the 'Kids Passport' activity which is a very successful element of the Abbotsford Convent's Open Day, held in November each year.

'We are delighted to have the support of the Clifton Hill/North Fitzroy **Community Bank**[®] Branch and we are looking forward to their involvement in our annual Open Day when we fling open our doors for a whole day and invite everyone to come, explore and enjoy this fabulous place,' says CEO of the Abbotsford Convent Foundation, Maggie Maguire.

Enlivened with activity both indoors and out, the Open Day celebrates and showcases the Abbotsford Convent's heritage buildings, beautiful spring-time gardens, diverse facilities and multiplicity of talents of the tenant community. In particular, with the doors open it gives visitors the unique opportunity to explore and enjoy all of the various parts of this important arts, learning and cultural precinct, as well as meet local artists, writers, makers, wellbeing practitioners and creative types of all persuasion.

'Thanks to the **Community Bank**[®] 's support, children can get into the spirit of the day and take part in the '**Community Bank**[®] Kids Passport' activity! They will have lots of fun hunting for the various stations around the precinct where they get their passport stamped for the chance to win a very special reward,' says **Community Bank**[®] Director, Michelle Burns.

'On Ya bike'



'Photo courtesy of Bill Poon'

'Did you know children under 12 years of age cannot ride on the road but can ride on the footpath with adult supervision?' explained Grade One St John's student, Sabrina Collette.

Thanks to Clifton Hill/North Fitzroy **Community Bank**[®] Branch, students at St John's Primary School in Clifton Hill have been hopping on their bikes to take part in a fabulous bike education program facilitated by bike education instructor, Jon Gordon. Run in conjunction with the teachers in the classroom, lessons have incorporated theory and practical sessions on topics such as bike safety, mechanics and maintenance as well as exploring the idea of sustainability.

'Bike Education has been a great activity because I've got to learn about important things like road safety. I've really enjoyed it and it has made me want to ride even more,' said student Sabrina Collette. Even parents have been getting on their bikes and joining their kids in the program along the way.

'This has been a valuable program from an educational perspective and it has encouraged kids to embrace an outdoor physical activity like cycling. We are looking forward to seeing the students' skills and knowledge in action at the culmination of the program when they take part in the 'Great Bike Ride' fundraiser at the end of the year,' said **Community Bank**[®] Director, Yann Burden.



Going greener

Manager of Holden Street Neighbourhood House, Jacinta McManamon, proudly observed that they have come a long way in improving the house's environmental performance since the **Community Bank**[®] branch first sponsored its raised herb garden in 2008!

A well-established community centre located in North Fitzroy, Holden Street Neighbourhood House held its Open Day in September where visitors were shown an impressive range of environmental features now installed in the house including solar panels, three water tanks, solar light tubes, passive heating and air filtration.

'The **Community Bank**[®] branch has been delighted to continue its support of the Holden Street Neighbourhood House, in particular with their valuable environmental goals. These efforts earned the house a 'highly commended' in the City of Yarra Sustainability Awards in 2011 which is a fantastic achievement,' says **Community Bank**[®] Director, Jenny Stephens.

A creative road to recovery



Residents from Vincent Care Quin House, a supported accommodation facility for men experiencing homelessness and drug and alcohol addiction, have taken part in weekly two-hour photography workshops with Pia Johnson who volunteered her time to offer an artistic outlet for recovery.

Supported by Clifton Hill/North Fitzroy **Community Bank**® Branch, the aim of the 'In Camera' project was to give participants the opportunity to express themselves and take part in a unique program that encouraged collaboration and communication whilst also working to enhance self-esteem and skill acquisition.

Pia taught participants the basics of photography and then encouraged them to explore their own ideas and head out with the camera as much as possible. Community development worker, Renai Formiatti, said, 'I was just blown away. Photos ranged from urban landscapes and buildings, people in private moments, hyper-real street grates and sewers, animals, flora and self-portraits. I had an expectation that they would be able to take photos but not the calibre that they have taken.'

The 'In Camera' photography project was showcased at the Collingwood Underground car park during Drug Action Week and ran in conjunction with a public health forum also put on by Quin House residents to raise awareness around substance dependence and evidence-based treatment options.

'Act Now Change Lives'



Run by the City of Yarra and proudly supported by Clifton Hill/North Fitzroy **Community Bank**® Branch, 'Act Now Change Lives' is a predominantly sport-based early intervention program aimed at engaging young people aged between 10 and 16 years who live in the Collingwood Housing Estate.

Particularly targeting young people in danger of entering the judicial system, the program provides participants with positive outlets for adolescent energy with obvious physical benefits whilst also developing socialisation, discipline, self respect and goal setting. The sessions include activities such as strength training and non-contact boxing.

'As well as giving young people the opportunity to engage in healthy activity it gives social workers the best environment to make connections with young people in a non confrontational way. The program is still relatively new but we are now building a base of regular participants as well as a broader range of 'drop ins' so we look forward to continuing the program into 2013,' said Colin Sneesby from the City of Yarra.

Sharing music of the world



Music travelled far to reach The Boite's World Music Cafe in June 2011 for a special concert where musicians from various backgrounds shared contemporary and traditional music of the world. To celebrate Refugee Week, local group The Harpoons joined artists from Bolivia and Burma to share their songs and reflect upon their experiences as refugees as they have sought sanctuary across the world.

Supported by the **Community Bank**® branch, The Boite celebrates Australia's amazing cultural diversity and provides creative development and performance opportunities for artists from many communities. The **Community Bank**® was proud to support this project which helps raise social awareness and gives these young musicians the unique opportunity to perform, collaborate, share ideas and chat with like-minded people,' says **Community Bank**® Director, Peter Hille.

'This Refugee Week Concert left an emotional mark on its listeners as the musicians shared touching stories of their experiences as refugees, reflecting on fear and flight, of distance and of new beginnings. The Harpoons, whose stories of migration lie a few generations back in Europe, demonstrated how it is not only those whom we have most recently welcomed, who have travelled far, to form our Australian multicultural milieu today. New beginnings and connections through song in this concert celebrated the community we all share,' said The Boite's Therese Virtue.

Spring fashion celebrates African heritage



Clifton Hill/North Fitzroy **Community Bank**® Branch was delighted to support an ambitious and inspiring initiative, the 'Showcase Project', undertaken by The Social Studio. This non-profit social enterprise provides training and employment to people from refugee backgrounds who are interested in fashion and hospitality, whilst also offering a place of belonging that strives to create awareness and change public perception.

The 'Showcase Project' gave students the opportunity to create a spring fashion collection, 'TSS6', which took to the catwalk at Federation Square as part of Melbourne Spring Fashion Week in September 2012. Chair of The Social Studio, Farah Farouque, said 'the event was a fabulous success with the TSS6 collection celebrating the designers' African heritage with metallic prints based on Sudanese henna patterns and neon headscarves!'

'The **Community Bank**® branch was delighted to be involved with this fabulous project that has helped former refugees achieve their fashion dreams and showcase their designs for the first time on the professional catwalk. The spring collection reflected the adventurous and bold spirit of the designers and we congratulate them on their outstanding achievements,' said **Community Bank**® Director, Jenny Farrer.

Art embraces new technologies



Arts Project Australia has been working with artists with intellectual disabilities for nearly 40 years now, building an enviable world-wide reputation for nurturing and promoting these artists as they develop their body of work. Programs include painting, drawing, ceramics, printmaking and puppetry.

With the support of Clifton Hill/North Fitzroy **Community Bank**® Branch, this not-for-profit organisation has recently moved into the new contemporary art field of digital media and embraced new technologies to create art. **Community Bank**® Director, Michelle Burns, said 'we have been very proud to support a program which has captured the imagination and excitement of these artists as they have walked around Northcote with their cameras poised to snap a picture that they then digitally manipulate into an interesting and thought provoking artwork.'

Arts Project Australia has finished three terms of the digital art program with 18 artists participating and producing some spectacular works. 'We have recognised a number of artists who have a real talent and have been given permanent places in the program in order to develop their digital art practice further. We also look forward to holding a specific exhibition in 2013 to showcase the art that has come out of this valuable program,' says Sandy Fernee from Arts Project Australia.

Health and healing through exercise



The Fitzroy Learning Network has been running a 'Health and Wellbeing' program to address the physical and emotional health issues faced by many women from refugee, asylum seeker and migrant backgrounds.

Each week at the Fitzroy Learning Network a group of women meet for an hour class of either dance, yoga and tai chi. 'These classes teach holistic methods to highlight the importance of weekly exercise, reduce stress, and provide relief from physical aches and pains from past traumas. It also offers a private space where these women feel comfortable to exercise,' said Colleen Duggan from the Fitzroy Learning Network.

'The **Community Bank**® branch has seen immense value in supporting a program such as this one which helps reduce the isolation faced by many of these women and provides an opportunity for them to build trusting relationships in a positive social environment,' said **Community Bank**® Director, Clare Carmody.



Keeping kids off the streets

The Edinburgh Cricket Club was founded on the motto 'Help keep the kids off the streets' - a legacy that is reflected in the Club's Atherton Gardens Cricket program which engages and inspires kids through sport.

Run in conjunction with Victoria Police and supported by Cricket Victoria, Yarra City Council and the Clifton Hill/North Fitzroy **Community Bank**® Branch, this program encourages children of the Atherton Gardens community housing complex in Fitzroy to embrace the game of cricket.

'The majority of the children involved are from refugee or new-migrant backgrounds and have never played - or even heard of - cricket before. Because of the program, several youngsters have even made the transition to the Club's under 11's junior side which is a great achievement', said Bradley Shadbolt of the Edinburgh Cricket Club.

Community Bank® Director, Peter Hille, said 'we have been delighted to support a program like this one which works hard to bring cricket to kids that might otherwise miss out.'



Women, work and writing

An enthusiastic audience braved a cold winter's night in August for the launch of 'Betrayal Women's Paid Work in Victoria 1874-1974' at the New International Bookshop in Carlton.

The book includes a collection of quotes from 100 years - for those who embrace the women's movement now and into the future. Author Geraldine Robertson kindly thanked the Clifton Hill/North Fitzroy **Community Bank**® Branch for funding the production and distribution of 'Betrayal'.

Community Bank® Director, Jenny Stephens, attended and helped launch the book, commenting in her speech that 'the **Community Bank**® was delighted to support the production of this interesting and enlightening book which is a valuable contribution to the history of women and work in Victoria'.

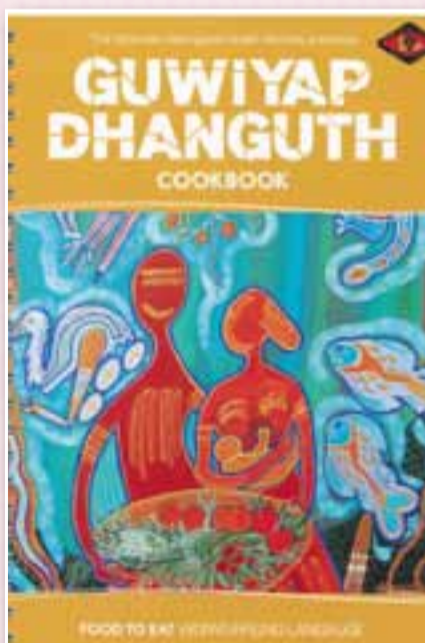
Supporting kids with disability



The **Community Bank**® branch was proud to be involved with 'International Day of People with a Disability' in December 2011.

Staff wore t-shirts and joined Clifton Hill Primary School, local residents, business owners, parents, local, state and federal government to mark this significant day which highlighted the importance of inclusion, respect and recognition of children with disability.

This was an inspiring example of the **Community Bank**® branch and the local community pulling together to make a difference and raise money for an important cause.



Eating good tucker

Thanks to the **Community Bank**® branch's support, the Victorian Aboriginal Health Service produced a healthy eating family cookbook specifically for their local community entitled 'Guwiayp Dhanguth' - meaning 'Food To Eat' in Woiwurrung language.

The cookbook aims to empower and educate the local aboriginal community about eating good food for their health and wellbeing. As Aunty Lyn Briggs has said 'eat good tucker for your health and wellbeing.'

Clifton Hill/North Fitzroy
Community Bank® Branch
101 Queens Parade, Clifton Hill
Phone 9482 9040

Opening hours:

Monday to Friday 9.00am to 5.00pm
and Saturday mornings 9.00am to 12 noon
www.bendigobank.com.au/clifton_hill_north_fitzroy
www.facebook.com/ClifroyBank



You can find these and other stories at www.facebook.com/ClifroyBank

Clifroy Limited Financial Highlights

Financial year 2011/2012

Grants and sponsorships from Bendigo Bank's national network of 295 **Community Bank**® branches touch the lives of thousands of local people each and every day. From million dollar projects to small local initiatives, each tells a unique story of community collaboration. Since the first **Community Bank**® branch was established in 1998, more than \$80 million has been returned to communities across the country, more than \$45 million of which has been distributed in Victoria since 2006.

At a local level Clifton Hill/North Fitzroy **Community Bank**® Branch has completed another outstanding year with good growth and a strong profit result. Our shareholders received a dividend and our investment in our local community increased substantially.

As at 30 June 2012, the branch held 4,710 personal and business accounts with more than \$140 million total business on its books. Deposit accounts totalled 4,082 while loans totalled 628. Our banking service provider

Bendigo Bank has continued to introduce new banking products and improved internal systems which meet changing customer needs and enable us to compete strongly and on equal terms with other banks.

Returns to the community and shareholders

In March, we announced that 27 organisations whose projects were judged to provide the greatest community benefit would be offered grants totalling \$220,000. At the same time we announced a \$10,000 contribution to Bendigo Bank's Scholarship Program which has helped fund two students from Princess Hill Secondary College to attend tertiary education.

In addition to our grants program, we provided sponsorships totalling \$160,000 to a further 40 local community organisations who will provide us with new business opportunities which will further increase our community investment and shareholder returns in the future.

In October 2011 we paid our first dividend of 8c per share to our 300 local shareholders. This equates to an 8.8% pre-tax return, and brings total direct returns (including 5c per share capital returns in 2008 and 2010) to 18c per share.

Our vision and mission

Clifton Hill/North Fitzroy **Community Bank**® Branch offers a full range of competitive personal and business banking services, and we aim to become the first choice for banking in our area. Since our branch opened in 2006, we have provided more than \$570,000 to support local schools, sports clubs, arts and entertainment groups, and many specialised organisations providing vital services to those in our community with specific needs.

Everyone uses a bank, and we hope this Annual Review has demonstrated how banking with our **Community Bank**® branch directly benefits the very community organisations that are important in the lives of you and your family.

For more information about your local **Community Bank**® branch visit www.bendigobank.com.au/clifton_hill_north_fitzroy_north_fitzroy, www.facebook.com/clifroybank or call Branch Manager Rod May on (03) 9482 9040.

Statement of comprehensive income

	2012	2011
	\$	\$
Revenues from ordinary activities	1,113,053	1,006,583
Employee benefits expense	(435,182)	(389,793)
Charitable donations, sponsorship, advertising and promotion	(377,534)	(162,105)
Occupancy and associated costs	(100,845)	(99,779)
Systems costs	(20,525)	(21,167)
Depreciation and amortisation expense	(27,168)	(22,776)
Finance costs	(886)	(1,162)
General administration expenses	(109,976)	(108,556)
Profit before income tax expense	40,937	201,245
Income tax expense	(10,228)	(62,933)
Profit after income tax expense	30,709	138,312
Total comprehensive income for the year	30,709	138,312
Earnings per share (cents per share)	c	c
Basic for profit for the year	3.54	15.95

Statement of cashflows

	2012	2011
	\$	\$
Cash flows from operating activities		
Receipts from customers	1,187,796	1,002,412
Payments to suppliers and employees	(1,136,660)	(798,905)
Interest received	15,060	6,418
Interest paid	(886)	(1,162)
Income taxes paid	(10,860)	
Net cash provided by operating activities	54,450	208,763
Cash flows from investing activities		
Payments for property, plant and equipment		(1,235)
Payments for intangible assets		(69,423)
Net cash used in investing activities	(70,658)	
Cash Flows From Financing Activities		
Payments of return of capital		(43,350)
Dividends paid	(69,361)	
Repayment of borrowings	(3,969)	(3,686)
Net cash used in financing activities	(73,330)	(47,036)
Net increase/(decrease) in cash held	(18,880)	91,069
Cash and cash equivalents at the beginning of the financial year	461,796	370,727
Cash and cash equivalents at the end of the financial year	442,916	461,796

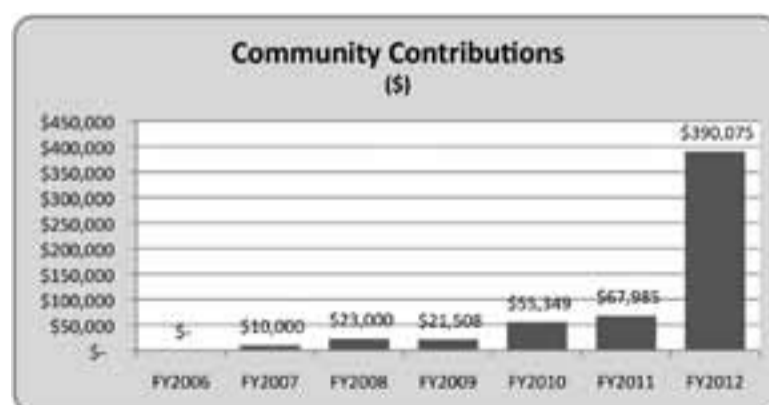
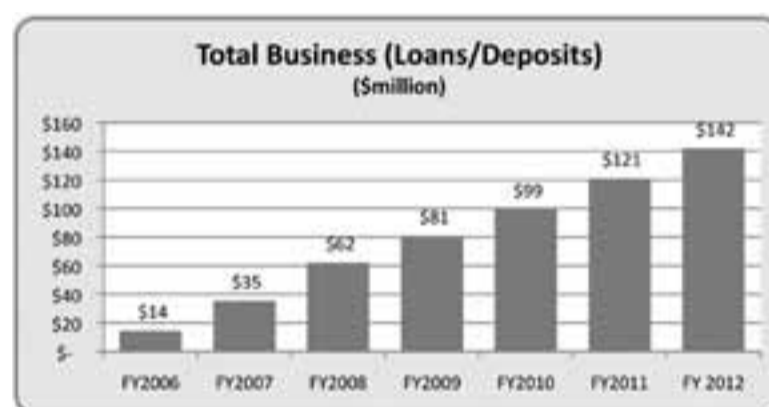
Balance sheet

	2012	2011
	\$	\$
Assets		
Current assets		
Cash and cash equivalents	442,916	461,796
Trade and other receivables	86,386	73,131
Total current assets	529,302	534,927
Non-current Assets		
Property, plant and equipment	212,945	226,229
Intangible assets	49,753	63,638
Deferred tax assets	7,154	6,392
Total non-current assets	269,852	296,259
Total assets	799,154	831,186
Liabilities		
Current liabilities		
Current tax liabilities	3,064	2,933
Trade and other payables	37,836	29,722
Borrowings	4,968	4,968
Provisions	13,854	16,195
Total current liabilities	59,722	53,818
Non-current liabilities		
Borrowings	4,284	8,253
Provisions	12,553	7,868
Total non-current liabilities	16,837	16,121
Total liabilities	76,559	69,939
Net assets	722,595	761,247
Equity		
Issued capital	753,928	753,928
Retained earnings/(accumulated losses)	(31,333)	7,319

Statement of changes in equity

	Contributed Equity	Retained Earnings	Total Equity
	\$	\$	\$
Balance at 1 July 2010	797,278	(130,993)	138,312
Total comprehensive income for the year		138,312	138,312
Transactions with owners in their capacity as owners:			
Shares issued during period			
Costs of issuing shares			
Return on capital	(43,350)		(43,350)
Balance at 30 June 2011	753,928	7,319	761,247
Balance at 1 July 2011	753,928	7,319	761,247
Total comprehensive income for the year		30,709	30,709
Transactions with owners in their capacity as owners:			
Shares issued during period			
Costs of issuing shares			
Dividends paid during period		(69,361)	(69,361)
Balance at 30 June 2012	753,928	(31,333)	(69,361)

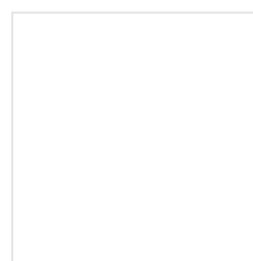
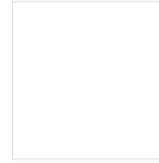
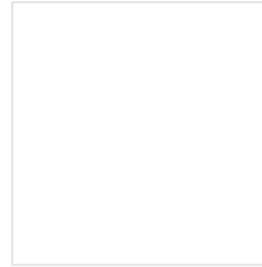
Historical Performance



This information and the commentary above are extracted from the 2011/12 Annual Report of Clifroy Limited, ABN 31 114 604 358, which holds the franchise to operate Clifton Hill/North Fitzroy **Community Bank**® Branch of Bendigo & Adelaide Bank that is located at 101 Queens Parade, Clifton Hill, VIC 3068. The financial statements have been prepared in accordance with Australian Accounting Standards and the Corporations Act 2001. The statements are audited by AFS & Associates and lodged with the Australian Securities and Investments Commission. The full 2011/12 Annual Report can be downloaded from the Company's website at www.bendigobank.com.au/clifton_hill_north_fitzroy. (S42032) (09/12)

Clifroy Limited - Community support funding 2011/2012

Arts	Total	\$45,597
Arts Project Australia	Community Grants	\$18,066
Banquet Press	Sponsorships	\$800
Dance Connection Studios	Sponsorships	\$500
Dramazing productions & Platypus Theatre	Sponsorships	\$1,000
J-Studios Artist Community Inc	Sponsorships	\$4,000
Moreland City Band	Sponsorships	\$5,000
The Abbotsford Convent Foundation	Sponsorships	\$2,981
The Boite	Community Grants	\$1,500
The Gertrude Street Association	Sponsorships	\$750
The Matilda's Project	Sponsorships	\$2,000
The Village Festival - Famous Dog Show	Sponsorships	\$2,000
Yarra City Council - Archiballs	Sponsorships	\$7,000
Community Support Services	Total	\$68,466
Alphington Community Centre (ASHE) Inc.	Community Grants	\$2,000
BasicNeeds Australia	Sponsorships	\$4,000
Children with Disability Australia	Sponsorships	\$2,000
Down Syndrome Victoria	Community Grants	\$4,965
Fintry Community Inc.	Sponsorships	\$2,716
Fitzroy Learning Network	Community Grants	\$4,760
Holden Street Neighbourhood House	Sponsorships	\$2,475
North Yarra Community Health- Yarra Bike Fleet	Sponsorships	\$1,100
Northern Support Services (NSS)	Community Grants	\$7,000
Rotary Club of Albert Park	Sponsorships	\$3,000
St John Ambulance Australia (VIC) Inc. Yarra Division	Community Grants	\$5,275
The Neighbourhood Justice Centre	Sponsorships	\$5,000
VACRO (Victorian Association For the Care and Resettlement of Offenders)	Community Grants	\$18,850
VincentCare Victoria	Community Grants	\$3,325
Yooralla	Sponsorships	\$2,000
Education - Adult	Total	\$67,060
Holden Street Neighbourhood House Inc	Community Grants	\$50,640
North Carlton Railway Neighbourhood House	Sponsorships	\$2,000
The Grove Centre for Spirituality Inc	Community Grants	\$2,500
Thornbury Women's Neighbourhood House	Community Grants	\$3,910
U3A Darebin Inc	Community Grants	\$5,000
Yarra City U3A Inc.	Community Grants	\$3,010
Education - Children	Total	\$91,043
African Kids Reading Club	Community Grants	\$1,500
Alfred Nuttall Memorial Kindergarten	Community Grants	\$4,800
Alphington Primary School (Kids Thrive)	Sponsorships	\$4,179
Anand Bharadwaj - World Scrabble	Sponsorships	\$750
Clifton Child Care Co-operative	Community Grants	\$2,500
Clifton Hill Primary School	Sponsorships	\$6,850
Collingwood English Language School	Community Grants	\$3,000
Collingwood Steiner Playgroup	Community Grants	\$1,812
Embrace Education Incorporated	Community Grants	\$11,225
Fairfield Primary School	Sponsorships	\$4,727
Fitzroy Community School	Sponsorships	\$3,500
Kids Thrive	Sponsorships	\$15,000
Merri Creek Primary School	Sponsorships	\$3,700
Organic School Gardens Project (Biological Farmers of Australia Ptd)	Sponsorships	\$6,000
Princess Hill Secondary College (2 Scholarships)	Tertiary Support Scholarships	\$10,000
Sophia Mundi Steiner School	Sponsorships	\$3,500
Westgarth Kindergarten Inc- Bush Kinda Pilot	Sponsorships	\$8,000
Environment	Total	\$1,893
Clifton Hill Planter Box Group	Sponsorships	\$750
Journeys For Climate Justice	Sponsorships	\$643
Yarra Climate Action Now	Sponsorships	\$500
Multicultural	Total	\$27,216
The Social Studio	Community Grants	\$12,000
The Victorian Aboriginal Health Service	Community Grants	\$15,216
Sports	Total	\$61,400
Edinburgh Cricket Club	Sponsorships	\$3,000
Fair Play Happy Football Cambodia Australia	Sponsorships	\$3,000
Fitzroy Junior Football Club	Sponsorships	\$20,000
Northcote Cricket Club-Bill Lowry Oval	Sponsorships	\$16,000
Northcote Park Football Club	Sponsorships	\$10,000
Reds Foundation	Sponsorships	\$5,000
Thornbury Bowls Club Inc	Community Grants	\$2,400
Youlden Park Cricket Club	Sponsorships	\$2,000
Youth	Total	\$27,400
1st Alphington Scout Group	Community Grants	\$5,000
City of Yarra - Yarra Leisure	Community Grants	\$10,000
Inner North Video Competition Festival	Sponsorships	\$2,400
Melbourne Youth Initiative	Community Grants	\$10,000
	Total FY11/12	\$390,075
	Total Community Grants	\$210,254
	Total Sponsorship	\$169,821
	Total Tertiary Support Scholarships	\$10,000



* The Community Grants program was managed on behalf of Clifroy Limited by Community Enterprise Foundation (CEF). The Community Grants total of \$210,254 includes \$45,455 transferred by Clifroy Limited to CEF in FY2010/11, and \$10,240 of direct CEF funding.