



Chairman's report.



Dear Shareholder,

Another year has almost passed as we head into the festive season.

Your **Community Bank**[®] branch has experienced another successful financial year with \$791,859 going back to our community.

Your **Community Bank**[®] branch has now given back \$5.38 million over the 13 years of our operation and, as far as we know, this

makes our stand alone **Community Bank**[®] branch one of the major providers of community funding in Australia.

As shareholders of the **Community Bank**[®] company, you must feel proud of the impact that the branch has had on the immediate environs of Strathmore and adjacent areas. Our name can be seen in so many places throughout the community.

There are now 309 **Community Bank**[®] branches Australia wide with a further 12 almost ready to commence operation and a further 20 communities carrying out their feasibility surveys to assess the merits of opening a **Community Bank**[®] branch.

The total given back to Australian communities, by **Community Bank**[®] branches, exceeds \$125 million, including dividends to shareholders.

The difference these funds have made can be seen when you travel around Australia and visit large or small communities. You see many local **Community Bank**[®] branch signs validating the changes that the funds have provided to these communities.

The difference between the other banks and our **Community Bank**[®] branches is that 80% of our profits are given to our communities.

The business environment in Australia continues to be difficult however your branch continues to pursue all aspects of business from increasing home loans, retaining our term deposits and providing the main essential – “friendly customer service”.

The Board and dedicated staff of the bank wish you a merry Christmas and a happy and positive New Year.

Peter McKie
Chairman

Strathmore Community Services Limited
337 Napier Street, Strathmore VIC 3041 ABN 84 096 122 459

Directors: Peter McKie (Chairman), Peter Brown (Secretary), Kerri Osborne, Craig Jenkins (Treasurer), Glenn Clements, Phil Lusher, Michael Garafillis.

Essendon District Football League.

The 2014 season saw us as the major sponsor of the Essendon District Football League, one that proved to be very successful and rewarding.

This sponsorship gave us exposure to all local football clubs giving us the opportunity to help assist with the health and fitness of young men and women in our community.

The Premier Division Grand Final was held on a blustery day in September and ferociously fought out

between Aberfeldie and Strathmore. Strathmore Football Club took out the premiership by a mere two points. Congratulations to both teams, it was a great game anyone's on the day.



Seasons greetings.

From all of us at Strathmore **Community Bank**[®] Branch, best wishes for the holiday season and thank you for your loyalty and support.

Branch Manager's report.



It's beginning to look a lot like Christmas.... I'll stop the singing there I think...!

We are not far away now from the jolly old man in red secretly jumping down our chimney stacks and surprising us on Christmas morning. This year seems to have gone faster than all

years preceding it, where has it gone....?

In 2014 our Strathmore **Community Bank®** Branch team of Helen, Malcolm, Hayley, Jake, Edwina and Sue have again achieved some terrific success! Also coming up to a successful 12-month anniversary working with the Strathmore **Community Bank®** Branch is Nella. Nella has fitted in with the team very well and is always up for a friendly chat with our customers.

Early in 2015 we will be saying goodbye to one of our long term staff members, Sue Bullen who has decided that with her golf and other interests she doesn't have any more time for work and has decided to retire. On behalf of the Strathmore **Community Bank®** Branch team I would like to thank you Sue for all your efforts and best of luck with whatever the future holds.

We have continued to grow our banking business and compared to this same time last year we have grown \$15 million in banking business. We are not far away from achieving the magical figure of \$100 million of lending business on our books which will be an amazing achievement for the Strathmore **Community Bank®** Branch! All this combined with \$170 million of deposits on our books as well makes us one of the most successful **Community Bank®** branches Australia wide.

A big thank you also goes to our Board of Directors who volunteer their time to ensure that the Strathmore **Community Bank®** Branch continues to thrive and support our local and surrounding Strathmore community!

I would like to wish everyone a very safe and happy Christmas and look forward to catching up with many of you in 2015.

Philip Stewart
Branch Manager

2014 Pink Ribbon Breakfast

October 2014 marks 28 years since the very first breast cancer awareness month was established internationally and your **Community Bank®** branch has joined the fight to raise money for research that will help NBCF achieve its goal of zero deaths from breast cancer by 2030.

This year we were again the major sponsor of the NBCF Melbourne Pink Ribbon Breakfast. Over 800 guests joined us for breakfast at

Flemington Racecourse and together raised an outstanding \$85,000 for research to help find a cure for breast cancer.

We are proud to be an important part of such a worthwhile event.



Edwina Baxter.

I came to work for Strathmore **Community Bank®** Branch in February 2013 after working for a family owned business that banked with the branch and also having family living in the area.

Since then I have enjoyed every minute I have spent working with the organisation. The staff are great to work with and the customers have made it an enjoyable experience to come to work each day.

I really love the community aspect of the Strathmore **Community Bank®** Branch and everything we do for the community. I have attended a number of functions sponsored by our branch that are close to my heart – the Pink Ribbon Breast Cancer Breakfast, Relay for Life Cancer Walk and of course helping with our annual street party, I am thrilled to be a part of such a caring and community focused organisation.

The Strathmore **Community Bank®** Branch has not only been a happy place to work both personally and professionally but has given me a career path that I look forward to expanding on in the future.

I would like to wish all our shareholders a very Merry Christmas and a Happy New Year.



Strathmore Community Bank® Branch

337 Napier Street, Strathmore VIC 3041 Phone: 9374 2607

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

Website: www.strathmore3041.com.au

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