

It is our 15th birthday!

On 21 July 2001 the doors of Strathmore **Community Bank®**Branch were opened for the first time. What a journey it has been since then.

When the other banks left Strathmore, a group of very determined people formed a Steering Committee, tirelessly working to ensure that our community was not left without a bank. Craig Jenkins diligently chaired this Steering Committee and led 10 resolute members, all with the same single-minded resolution; to make sure that the Strathmore **Community Bank®** Branch opened its doors and that it was successful. When the doors finally opened the proud Board was made up of:

- · Craig Jenkins, Chairman
- · Geoff Cullen, Vice Chairman
- · Cathy Tyrell
- · Murray Sykes
- · Nino D'Agrumo
- Mark Burgin
- · Geoff Kirschner
- · Vince Moro
- · Pierre Werden



The original Board members for Strathmore Community Bank® Branch.

"Being able to walk down the street and look at our Bank and say with pride that we are a group of dedicated people who succeeded where many said we would fail. We could see far into the distance, because the shareholders supported us," says Craig Jenkins Chair of the Steering Committee and also the inaugural Chair of Strathmore Community Services Limited.

One minute to get to know Craig Jenkins.

How do you like to unwind? Spa, a glass of scotch and a cigar in Noosa.

What is a typical Sunday morning for you? Late rise, scrambled eggs with chilli and coffee reading the paper.

What is your secret domestic skill? Stir fry and Asian dishes, dumplings are my specialty.

What would your last meal be? Fish and chips, looking over the Noosa River.



Craig Jenkins.

What is your emergency go to snack? Usually keep some spicy dips in the fridge for a snack.

What is your dream holiday destination? Can't go past Noosa, but then again I do like Italy.

What is your favourite sports team? The Mighty Magpies.

What are you most proud of? My daughter currently working in London, she has a great work ethic and a volunteer spirit but sadly supports the Bombers!

What do you like best about Strathmore? Very comfortable area to live, with a great little cafés in hidden areas.

Strathmore Community Services Limited 337 Napier Street, Strathmore VIC 3041 **ABN** 84 096 122 459 **Directors:** Peter McKie (Chairman), Peter Brown, JP (Company Secretary), Glenn Clements (Treasurer), Kerri Osborne, Michael Garafillis, Phil Lusher, Craig Jenkins.

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Nearly 15 years ago we would not have imagined our achievements, but it has been an amazing experience to watch the growth of the business and the relationships that have developed with our valued shareholders and customers.

Our Board of Directors has changed over the past 15 years but one thing remains the same, they are all still working to help to support our community and see it continue to grow to be its very best.



Michael Maloney.

Helen.



Mal.

Our inaugural Chairman, Craig Jenkins handed over to Mark Burgin in 2006 and then Peter McKie took the reins in 2011.

Current Board members are Chairman, Peter McKie, Company Secretary, Peter Brown JP, Treasurer, Glenn Clements, Michael Garafillis, Kerri Osborne, Craig Jenkins and Phil Lusher.

We have always had a longterm vision for our **Community Bank**® branch and this important anniversary is a good occasion to look back on what we have achieved together. You, our shareholders and customers, can do this with satisfaction and pride, you have been loyal and supportive, so thank you for helping us make Strathmore **Community Bank**® Branch the success that it is.

During the past 15 years we have seen staff members come and go including our inaugural Branch Manager, Michael Maloney. Michael opened the branch with not one customer and made it his business to get out into our community to meet potential clients, all the while successfully explaining the difference between Strathmore Community

Bank® Branch and the other banks. After 10 years Michael made the decision to take up a role closer to his home, leaving the branch in the safe hands of Philip Stewart.

Helen and Malcolm have both been with us since the start of this journey and they are very proud of this achievement. As you can imagine, both have some interesting tales to tell of their unique experiences from having no customers and zero funds on the first day of trading to where we are today with 8,261 customers and \$300 million in business, you will have to agree that this is quite an accomplishment, due to the hard work by all staff and the Board of Directors.

The experience of opening the doors of a branch with no customers was very daunting. With the incredible support of our shareholders and the local community we have, over the past 15 years, built the business to become one of the most successful branches in Australia and because of this success we have been able to give over \$6.5 million back to our community by way of grants, sponsorships and donations.

We are very proud to report that through our sponsorships and donations we are able to support:

- Neo Natal Intensive Care Unit at Melbourne's Royal Children's Hospital
- Scholarships for gifted young people at Walter and Eliza Hall Institute
- · Youth and Education Program at the Essendon Football Club
- Essential equipment for Glenroy Special School
- Much needed mini bus for Coburg Special School
- National Breast Cancer Foundation's research into the prevention of breast cancer
- · Guide Dogs Victoria
- Bully Zero Australia Foundation
- · SES Essendon Unit
- 65 local sporting clubs
- Local schools, kindergartens and pre schools, and
- Local Service Clubs including Lions, Rotary and Probus just to name a few.

All the while helping improve the economic and social prospects of all our local community.





Original staff of Strathmore Community Bank® Branch.



Top: Neo Natal Intensive Care Unit.

Above: SES. Left: Bully Zero Australia.

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You as shareholders and customers have come to know the staff at the branch, I thought I would remind you of each of those staff members, past and present: Michael, Helen, Malcolm, Glenn, Sandra and Kerrie opened our branch. Since then you have been looked after by Catherine, Sue, Janette, Jasmine, Gemma, Carly, Margaret, Paulette, Stephanie, Nicole, Louise and David. Currently your banking is in the very safe hands of Aaron, Philip, Helen, Malcolm, Hayley, Jake, Edwina, Leanne and Nella and we pride ourselves on the very personal and professional service we provide at all times.

In February this year Aaron Hawkins joined us as Business Development Manager. This new position has given us the opportunity to better service all existing and potential business banking.

In November 2012 the time came to update our premises and we made the transition from old to the new. We gutted our old premises and emerged as a new, modern, sleek and customer friendly office. Our new premises is focused on making it even easier for our customers to do their banking. This is something else we had not thought would happen back in 2001.

Every year we have celebrated our birthday with our annual street party. This is always an occasion to celebrate with our community with hours of fun for the young and plenty to keep the adults happy. Over the years we have been visited by the Bendigo Bank "Piggy" and the Easter Bunny has made time, between egg deliveries, to chat to the very young. There is always a long line for the face painting, the jumping castle, a stick of fairy floss and of course a free sausage or two.

For the past three years we have even been lucky enough to have Santa interrupt his busy schedule to pop in for a visit and what a thrill this has been to the many children who make sure they get to speak with the jolly big man and give him their long wish lists.

In this, our 15th year we are pleased that Strathmore **Community Bank®** Branch has become known as a bank that creates shareholder value and rewards its customers. During these 15 years we have achieved growth and greater financial strength, while simultaneously rewarding our supporters. We will continue to do so with the backing of you, our loyal shareholders and customers.







Above row: Renovations at Strathmore Community Bank® Branch.









Above row: Annual Street Party at Strathmore.



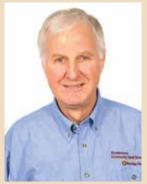






Left to right: Santa visits Strathmore.

Chairman's message.



Peter McKie.

Dear Shareholder,

We celebrate our 15th birthday in July this year. What an achievement. I sincerely would like to thank those initial Strathmore residents who set out to establish a **Community Bank**® branch, "our bank" when the other two major banks left our shopping strip.

On our journey considerable time and effort was put into setting up and getting the branch off the ground by these dedicated people. We can all remember the "Pledge Board" in John Scully's shop window. Some months the amounts pledged were considerable other months nothing happened.

Finally our goal was reached, there were sufficient pledges to open a **Community Bank**® branch which was officially opened now almost 15 years ago.

Who could have envisaged that our **Community Bank®** branch would in fact arrive at its 15th birthday? The impact that the branch has had on our immediate communities is truly amazing and nowadays our provision of banking services has extended far greater than was ever envisaged. We now provide grants, donations and sponsorships to over 190 various community organizations. Our impact on the wider community grows at a steady pace as we continue to grow "your bank".

Funds now given in our 15 years are in excess of \$6.5 million which is truly remarkable when compared, as a percentage of all funds provided Australia wide by 310 **Community Bank**® branches.

This journey has been amazing and again I thank those initial directors, staff, shareholders and of course our customers for this success. We have put the name "Strathmore" up in bright lights for all to see.

Peter Mckie Chairman

One minute to get to know Peter McKie.

How do you like to unwind? Listen to Pink Floyd or the Moody Blues while reading a book and enjoying a good glass of red wine.

What is a typical Sunday morning for you? Getting up early having a cup of tea and then quietly reading The Age and then enjoying a good hot cooked breakfast.

What is your secret domestic skill? Firstly avoiding the kitchen, as Ann is the best cook so why should I try and spoil things then if applicable making a good salad.

What would your last meal be? A dozen fresh oysters with a sprinkling of lemon and some seafood sauce, a good fillet steak cooked medium rare and for dessert Apple Snow with Ice cream and cream. Plus, of course, a good glass of red wine.

What is your emergency go to snack? Can't beat chocolate!

What is your dream holiday destination? I just enjoy travelling and going to different countries. I have now been to over 60 countries and there are still many more to see.

What is your favourite sports team? I am not really sport minded, I do enjoy going to the gym at least four times a week and a good healthy walk where possible.

What are you most proud of? My family and especially my nine grandchildren. Are there more to come?

What do you like best about Strathmore? Having lived in the area since 1952 I am amazed as to how the area continues to evolve. It caters for everyone.







Above left to right: Support for the SES; Grants for Primary Schools; Anthony Callea at the NBCF Pink Ribbon Breakfast.

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 www.bendigobank.com.au/strathmore

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