



Summer 2013/14

Made possible by the customers of Clifton Hill / North Fitzroy **Community Bank**® Branch

From the Chair...

Seasonal greetings to our shareholders, staff, Directors, customers and community partners.

Our shareholders are the backbone of our business having provided our starting capital, substantial banking business and taking an advocacy role for our **Community Bank**® branch. I encourage all shareholders to assist the Board in continuing to grow our business in 2014.

The staff under the leadership of Rod May continue to embrace our **Community Bank**® model and tackle our branch commitments and responsibilities with the utmost professionalism. I encourage all staff members to make 2014 a year of business growth together with your own professional development and job satisfaction.

My fellow Directors bring energy, passion, integrity and creativity to the role of growing a sustainable business and ensuring proper governance. I look forward to working with the Board and branch management in 2014 to achieve our growth targets as well as positively influencing our facilities, human resources and community engagement strategies.

Our customers value both our services and our philosophy of community development. I encourage our customers in 2014 to explore further what the branch has to offer and to promote our branch to colleagues, neighbours and friends.

Our community partners provide us with the opportunity to engage positively with our community and to support worthy causes and projects. I encourage the leaders of our community partners in 2014 to champion the cause of your **Community Bank**® branch and to create opportunities through which the branch can provide you with more support.

To everyone, I wish you a happy Christmas and a successful New Year.

Peter Hille
Chair, Clifroy Ltd

Latest Clifroy facts and stats

As at end	Nov 2013	Nov 2012	Variance %
Total business	\$145 million	\$139 million	4%
Deposits	\$80 million	\$82 million	2%
Loans	\$65 million	\$53 million	23%
Customer numbers	3,300	3,221	0.03%
Community sponsorships	\$79,000	\$59,000	33%
Shareholder dividends*	8 cents/share fully franked	9.5 cents/share unfranked	

* Paid October 2013 in respect of FY 2012/13 and October 2012 in respect of FY 2011/12.

Food for thought

Innovation and creative thinking were on the menu at the recent City of Yarra Business Networking Breakfast held on Thursday 21 November. The Clifton Hill / North Fitzroy **Community Bank**® Branch was the major sponsor of this event which was held for the first time at the Carlton Brewhouse, Abbotsford.



Successful business entrepreneur Roger la Salle conducted a workshop on how to incorporate innovation and opportunity into your business and everyday life. Around 80 guests were treated to a delicious breakfast, and networked with other local business owners and Clifroy Directors.

Angela Collie, City of Yarra Project & Business Liaison Officer, said "...many attendees come up to say that Roger extended people's train of thought and that this was the best breakfast they had attended in Yarra."

Sponsorship Recipients for FY13/14 Intake 1

Thank you to all the community groups who applied for sponsorship in our September round!. We received applications from 35 amazing organisations including multicultural support groups, sporting clubs, neighbourhood and community houses and arts groups. Our Sponsorship Review Committee and a volunteer shareholder put in many hours to decide to award over \$60,000 to the 19 applications that best met our criteria. As a result, the Clifton Hill / North Fitzroy **Community Bank**® Branch is delighted to announce the FY13 / 14 Intake 1 Sponsorship recipients as follows:

Community Partner	Project	Value
Ceres Food Fair	How when waste comes together good things can happen	\$2,000
Clifton Hill Cricket Club	Equipment Renewal, Annual Cricket Clinics & Sponsorship	\$5,000
Collins Simms P/L in partnership with Clifton Hill Primary School	Good neighbours program	\$2,000
Dennis Cricket Club	Revamp and Refresh	\$1,000
Edinburgh Cricket Club	Future proofing the Club	\$5,000
Evolve - Keeping Kids on Track	Young Men's Program	\$5,000
Fitzroy Football Club (inc. Reds)	The Clifton Hill/North Fitzroy Community Bank ® Branch Community Rooms	\$9,000
Fitzroy Learning Network	Men's Exercise Group	\$4,680
Fitzroy Victoria Bowls Club	Community and Bowls Development	\$3,050
Helping Hoops	After school basketball clinics	\$3,000
High Street Bells Choir	Achieving Sustainability	\$1,500
Jika Jika Community Centre	The Walker Street Homework Club	\$4,000
North Carlton Railway Station Neighbourhood House Inc	Community Kitchen	\$917
Northcote Cricket Club	Major sponsorship	\$5,000
Sophia Mundi Steiner School	Class 3 Building Program	\$1,000
The Boite Vic Inc	New Artists for World Music Cafe 2014	\$2,000
Yarra Blue Light	2s Company Youth Mentoring	\$5,000
Youlden-Parkville Cricket Club	Building coaches for life	\$3,500

Applications for our next round of sponsorships close on 31 March 2014. For details and sponsorship application form, go to our Facebook page at www.facebook.com/ClifroyBank

Step UP! for Down Syndrome

On a very wet and cold early Spring morning, more than 1,000 enthusiastic people turned up for the annual Down Syndrome Victoria " StepUp! for Down Syndrome" event at Princes Park. 'Although the weather was inclement, people remained enthusiastic and completed the walk,' said Susan Heron, National Fundraising Coordinator.

StepUP! for Down Syndrome is a national participation event aimed at raising funds and celebrating the achievements of people with Down Syndrome. This community event brings people with Down Syndrome and their families and friends together during Down Syndrome Awareness Week in October.

A few of our branch staff and Branch Manager, Rod May, and our Bendigo Bank mascot, Piggy joined in the fun for the day and handed out pedometers to participants as they passed by the Clifton Hill / North Fitzroy **Community Bank**® Branch check-in point.



Following the walk, there was music with The Glen Family Band, Bollywood dancers and e.motion21, Inc performing. Due to the weather, some of the activities had to be cancelled, however, children were kept occupied with face painting, games, a balloon artist and the Carlton Football Club mascot.

This year, the Step Up! Victoria event raised over \$80,000 in registrations and donations. To donate to Down Syndrome Victoria, visit their website at <http://www.downsyndromevictoria.org.au>

Melbourne Farmers Market BBQ Trailer

Our **Community Bank**[®] branch proudly and proactively sponsored the purchase of a BBQ trailer and marquee for our new Community Partner, Melbourne Farmers Markets.

The BBQ is currently used at the Coburg Farmers Market, held at Coburg North Primary School. The market is attended by around 1,000 people on the 2nd and 4th Saturdays of the month. The BBQ is prominently placed in the market and has become a popular hangout for hungry

market goers seeking a big cooked breakfast.

The BBQ trailer is now available for market and community fundraising. Miranda Sharp, Director of Melbourne Farmers Market, commented that she is “. . . delighted with the opportunity to enhance our community partnership and enormously appreciates the support, strength of contact and service from the Clifton Hill / North Fitzroy **Community Bank**[®] Branch.”



Abbotsford Convent Open Day

Well done to all those at the Abbotsford Convent Foundation on a fabulous Open Day this year! The Clifton Hill / North Fitzroy **Community Bank**[®] Branch was proud to be the major sponsor of this event for the second year running. This year the Convent hosted nearly 6,000 visitors to enjoy open studios, live music, games in the gardens, workshops for the little ones, live music, exhibitions, performances, tours, some of the best food Melbourne has to offer and more.

“This is the one day when almost all of the doors are open and everyone can experience the wonderful things that happen each and every day of the year at the Convent,” said CEO Maggie Maguire.

Our Directors and branch staff set up vintage banana lounges, outdoor games and music for visitors to relax and enjoy the beautiful Convent gardens. Children were also able to join a special team of explorers to follow the sightings of some rarely seen magical animals.



Updating personal records and buying/selling shares

It is very important that whenever you change your address, phone number, email address, or banking details, you update the information stored on the secure database of our share registry provider Boardroom Ltd. There are currently some 20 shareholders who we are unable to contact by any means, so they do not receive regular communications, invitations to shareholder events, and most importantly dividends.

To update your personal information go to www.investorserve.com.au (using the Investorserve Password and share certificate number previously supplied to you) or by contacting Boardroom at:

Electronic communications

Email:

enquiries@boardroomlimited.com.au

Website:

www.boardroomlimited.com.au

Telephone numbers

Within Australia:

1300 737 760

Outside Australia:

+ 61 2 9290 9600

Fax number:

1300 653 459

Postal address:

GPO Box 3993

Sydney NSW 2001

Shareholders should also be aware that as Clifroy Ltd is listed on the National Stock Exchange (NSX) where details of previous transactions and company announcements can be found by searching for company code CFY.

Clifroy shares can be bought and sold through any of the brokers who service the NSX and who handle 'certificated stocks' (ie stocks not on the CHESS system). For details of brokers who can manage your transaction for a modest fee see www.nsx.com.au or call 03 9001 0304.

Watch the Bendigo Bank story at www.bendigobank.com.au/snapshots

Welcome



It is with pleasure that we welcome Melissa (Mel) Forester to our team at the Clifton Hill/North Fitzroy **Community Bank**[®] Branch.

Mel has been appointed to a new role of Customer Relationship Manager after recently returning from living overseas for some 10 years. Mel has previous extensive banking experience with the ANZ Bank and more recently a role with the Commonwealth Bank upon her return to Melbourne.

A bright and bubbly personality and a flair for the finance industry are the perfect ingredients for a successful career promoting our **Community Bank**[®] model and building our banking business.

Clifroy shareholders social event and AGM

Thanks to all the shareholders and Community Partners who attended our Annual General Meeting on Wednesday 20 November. It was a great opportunity to catch up with our valued community over some great food and drinks at the Royal Hotel - Clifton Hill.

Guest speaker Lucinda Hartley from Co-Design Studio inspired the audience by explaining how the Carlton-based social enterprise is tackling social exclusion through exciting, neighbourhood improvement projects. Co-Design works with communities, governments and service providers to create inclusive, empowered neighbourhoods.

It was brilliant to see so many shareholders attend and give us feedback on their **Community Bank**[®] branch. Don't forget to keep spreading the word - your local Clifton Hill / North Fitzroy **Community Bank**[®] Branch belongs to our community and gives back to our local community. We need your banking to grow our business!

The ongoing support and enthusiasm of our shareholders and Community Partners for our **Community Bank**[®] branch on Queens Parade is greatly appreciated. Thank you!



We want your feedback

Your Board is always keen to receive feedback from shareholders on any aspect of the operation of the Clifton Hill / North Fitzroy **Community Bank**[®] Branch. If you have any queries, please contact Chairman Peter Hille (phille@iprimus.com.au or 0407 177457) or Company Secretary Adrian Nelson (ahnelson@ozemail.com.au or 0418 102 672) or visit our branch.



Scholarship program

The Clifton Hill / North Fitzroy **Community Bank**[®] Branch is committed to supporting youth through various initiatives, including our annual scholarship program.

This year, the **Community Bank**[®] branch, in partnership with Northcote High School, will award a scholarship to a full-time first year undergraduate studying at an Australian university or college campus for the first time. In particular, we want to recognise a student who has particular impact or interest in our local community. We will also assess applicants on their academic achievements and where they can demonstrate challenging circumstances that might prevent them from perusing tertiary studies without our assistance.

We are working closely with Northcote High School principal, Kate Morris, who is delighted with the opportunity to build the school's partnership with our **Community Bank**[®] branch.

Branch Manager, Rod May and Director, Yann Burden recently announced the scholarship program at the school's Year 12 Graduation Dinner.

"Families were delighted by the fact that their local **Community Bank**[®] branch" is engaging with Northcote High in such a positive way – for community and about community. "A great match for our Northcote family," said Kate Morris.

Find us on Facebook at facebook.com/ClifroyBank
Follow us on twitter at twitter.com/bendigobank



Bendigo and Adelaide Bank Limited, The Bendigo Centre, Bendigo VIC 3550. ABN 11 068 049 178. AFSL 237879. (BMPNL0716) (12/13)

Clifton Hill / North Fitzroy **Community Bank**[®] Branch

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Phone: 9482 9040

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

Website: www.bendigobank.com.au/clifton-hill

