



Message from the Chair.

Being **Bigger** is about more than size. It's about being **Bigger** with your actions. We're **Bigger** when it comes to putting money into local projects. We know that for us to be successful, our customers and communities need to be successful first. When you choose to bank with your local **Community Bank**[®] branch you're making a decision that benefits you and your community. At Clifton Hill/North Fitzroy **Community Bank**[®] Branch we don't believe in creating profit for profit's sake. We're focussed on the positive outcomes that the financial support and professional expertise our locally-owned company can bring to community organisations and projects. So as well as providing great banking products and personal service, we want to help create vibrant, thriving communities - and what could be **Bigger** than that?

Making our community even better.

Later this year, Clifton Hill/North Fitzroy **Community Bank**[®] Branch will hold a community forum to identify actions and projects that will enhance our local community. Please take the opportunity to provide your feedback in this process.

Peter Hille
Chair

Current financial year facts and stats.

As at end	May 2014	May 2013	Variance
Total business	\$142 million	\$139 million	+1%
Deposits	\$81 million	\$82 million	-1%
Loans	\$61 million	\$59 million	+2%
Customer numbers	3,383	3,269	+0.3%

Community Partner Networking Breakfast.



Thank you to all our community partners and friends of the **Community Bank**[®] branch who joined us for our Networking Breakfast in February this year. We had a fantastic turn out, with more than 75 attendees, and nearly 30 community partners represented.

We thank the City of Yarra Mayor Jackie Fristacky for her inspiring and supportive words on our community and the branch's contribution towards it. Our friend, Sue Buckman from Defib Your Club for Life, shared her touching story with us about the importance of making defibrillator units readily available to the public and how vital they are to save lives.

Thank you to our community partner, Fitzroy Victoria Bowling & Sports Club for hosting our event and for putting on a great breakfast for us.

Most of all, we want to thank our community partners who took the time to come along. We hope they found it a valuable experience to meet with like-minded people and groups to share their stories and the challenges they face doing the wonderful work they do in order to make our community a better place.

Gertrude Street Projection Festival 2014.

We are thrilled to announce that we are a major sponsor of the 2014 Gertrude Street Projection Festival! We are planning some exciting things and look forward to working with the great team at the festival. This is our second year as the major sponsor the amazing festival, which has already received some magnificent proposals for projections from all over the world. The team at The Gertrude Association has some exciting things planned for this year's festival, from 18 - 27 July.



Community Bank® 2014 Scholarship.

We are very proud to award Tiffany Chan with the Clifton Hill/North Fitzroy **Community Bank®** Branch 2014 Scholarship.

A 2013 graduate from Northcote High School, Tiffany was presented with a cheque for \$5,000 by our Chairman Peter Hille and Branch Manager Rod May, with her proud mum Sharon and school principal Kate Morris.

Tiffany has worked very hard to enter her dream course – Bachelor of Science at Melbourne University. So far she loves university. We will keep you updated on Tiffany's first year at university and look forward to having Tiffany present at our AGM later this year.

We wish Tiffany all the best for her studies this year!



Above: Northcote High School Principal Kate Morris, CHNF Chair Peter Hille, and 2014 Scholarship recipient Tiffany Chan.

Vigor cycling uniforms.

This year we sponsored the purchase of cycling uniforms for the Vigor Cycling Group. The Vigor Studio is the meeting point for group rides aimed at beginners to intermediate cyclists.

Vigor members can be a recreational cyclist or have specific goals such as competing in road cycling, mountain biking, triathlon and duathlon.

The Vigor Cycling group heads out on rides to Eltham, Mt Pleasant, Kangaroo Ground, Warrandyte and King Lake. Vigor offer rides and coaching for all levels of experienced cyclists.

The cycling group came by the branch to show off their great new uniforms to our Customer Relationship Manager Mel Forrester and Director Katherine Kennedy. They sure look great!

Right: Vigor Cycling Group with our Customer Relationship Manager and Director Katherine Kennedy.



Bank with us and your community group benefits.

At our Community Partner Networking Breakfast, we officially launched our incentives program. From home loans to everyday bank accounts, our incentives program is an exciting way that our community partners can help us help our community. For each of the specified banking products, the **Community Bank®** branch will contribute a nominated amount to the community partner.

Well done Youlden Parkville Cricket Club! The cricket club signed up 19 junior bank accounts to Clifton Hill/North Fitzroy **Community Bank®** Branch. As a result, we will contribute \$5 per account, which is \$95 cash for the club!

Welcome Ben Hubbard.

Ben brings a broad experience and skill set to our Board. Most recently, he has provided advice to Government and the private sector in public policy, public affairs and disaster recovery.

His previous roles have been Chief of Staff to the Prime Minister, CEO of the Victorian Bushfire Reconstruction and Recovery Authority and Principal Adviser to the Victorian Premier. He has also worked in the biotechnology sector and been a University Lecturer.



Ben and his family are long term residents of Melbourne's inner north. He holds a Bachelor of Commerce in economics and a Masters of Public Policy and Management from the University of Melbourne. He is also a Director of YMCA Victoria.

Sponsorship recipients.

Thank you to all the community groups who applied for sponsorship in our March round. We received applications from 24 amazing community groups, 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 almost \$50,000 to the 19 applications that best met our criteria.

As a result, Clifton Hill/North Fitzroy **Community Bank**® Branch is delighted to announce the FY2013/14 Intake 2 Sponsorship recipients right. We have now poured back nearly \$900,000 into our local community thanks to our customers.

Our next round of applications close on 30 September 2014.

For details and sponsorship application form, go to our Facebook page at www.facebook.com/ClifroyBank

Community Partner	Project	Value
African Communities Foundation Australia	African Kids Reading Club	\$2,000
Alphington Community Centre	Alphington Autumn Fair	\$660
Alphington Football Club Inc	End of Season Presentation Night	\$1,000
Alphington Grammar School	Defibrillator and Training Package	\$3,578
Children with Disability Australia	Reprint and promote issues paper "Inclusion in Education: towards equality for students with disability"	\$4,750
Clifton Child Care Co-operative	Outdoor Upgrade	\$3,000
Down Syndrome Victoria	Step Up! for Down Syndrome Event	\$2,000
Fitzroy History Society	2014 Oral history Project	\$3,000
Fitzroy Learning Network	Women's Wellbeing Group	\$5,000
Fitzroy Victoria Bowling & Sports Club	Housing Development Bowls	\$2,700
High Street Bells Choir Inc.	Computer equipment	\$4,375
Jika Jika Community Centre on behalf of The Darebin Response	The Darebin Response Music Festival	\$500
John St Community Early Childhood Co-operative	Octopus Room Yard Upgrade	\$2,000
North Carlton Railway Neighbourhood House	Princes Hill Multicultural Playgroup	\$2,200
St. Johns Primary School	Community Fete	\$1,000
The Boite Vic Inc	Sounds and Spaces: Youth Music in Yarra	\$2,100
U3A Darebin Inc.	Expanding educational opportunities for older people in Darebin	\$2,000
Walker Street Community Kindergarten	Technology Upgrade	\$1,000
Youlden Parkville Cricket Club	Cricket Development and Coaching Initiative	\$4,950

We want your feedback.

Your Board is always keen to receive feedback from shareholders on any aspect of the operation of Clifton Hill/North Fitzroy **Community Bank**® Branch.

If you have any queries, please contact our Chair Peter Hille (phille@iprimus.com.au or 0407 177 457) or Company Secretary Adrian Nelson (ahnelson@ozemail.com.au or 0418 102 672) or visit our branch.

It's switching your banking to us. But it's bigger than that.
It's \$900,000 poured back into Clifton Hill and North Fitzroy area.

Our bank invests its profits into our community, so just by banking with us, you automatically become part of something bigger. **Bigger than a bank.**

**Drop into our branch at
 101 Queens Parade, Clifton Hill
 or phone 9482 9040.**

 **Bendigo Bank**
 Bigger than a bank.

bendigobank.com.au



Fitzroy Junior Football Club fields female teams.

Ranging from 10 to 18 years, 33 girls of varying talent and experience joined coaches and supporters for the inaugural Fitzroy Junior Football Club female coaching clinic. Our **Community Bank**[®] branch has kick-started the girls' teams with a \$4,000 sponsorship.



The girls were guided through their first run of the 2014 pre-season by quality coaches, some legends of the game, along with others experienced in coaching female athletes. Skill building drills and the finer points of kicking, marking, handball and tackling were introduced to the squad. Some girls came with no experience of Australian rules football, whilst others brought their experience from sports such as hockey, basketball, netball and track and field.

All girls in attendance were presented with their own Fitzroy training jumper and were left ready and raring for the next clinic. We wish the girls all the best for their football careers!

Fitzroy Victoria Bowls Club disabled bowlers.

Our community partner, Fitzroy Victoria Bowling & Sports Club recently hosted the 2014 Multi Disability Championships.

The bowlers, from NSW, QLD, SA, WA, ACT and VIC, were classified depending on their disabilities, ranging from quadriplegics, paraplegics, multiple sclerosis, cerebral palsy, muscle paralysis, amputees, spina bifida and scoliosis.

Victoria was the defending champion, but unfortunately was unable to hold onto the overall trophy, holding on to the overall trophy in the face of a winning performance from the in-form NSW team.

Three players, Tim Slater (VIC) James Reynolds (NSW) and Anthony Bonell (QLD), were announced as Australian representatives to compete at 2014 Commonwealth Games as a triples combination.

Nicole Shortis, Coach of the Victorian Disability Team, said she was 'very proud of our team of eight competitors and we



look forward to hopefully winning the trophy back next year'.

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 15 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.

Need Insurance?

we have it covered

Let's face it, most people really only think about their insurance when something goes wrong.

It's easy – protect yourself, your family and your biggest assets with a Bendigo Insurance policy.

Drop into our branch at 101 Queens Parade, Clifton Hill or phone 9482 9040 to obtain a quote or arrange cover.

You should consider the Product Disclosure Statement available from any branch before making a decision. Bendigo Home & Contents Insurance is issued by CGU Insurance Limited
ABN 27 004 478 371 AFSL 238201. Bendigo and Adelaide Bank Limited ABN 11 068 049 178 AFSL 237879. IN11 (219756_v1) (9/07/2014)

 **Bendigo Bank**

Clifton Hill/North Fitzroy Community Bank[®] Branch

101 Queens Parade, Clifton Hill VIC 3068 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 www.facebook.com/ClifroyBank twitter.com/bendigobank

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