



Community Bank® branch newsletter.

Message from the Chair.

Our Community Engagement Program has really gained momentum. As a result, the past few months have been a busy time for Directors, management, support personnel including our Associate Directors and Lee Chia our Partnerships Liaison Officer. Much of the activity stemmed from last October's Community Forum.

The Literacy Program is a three-year commitment to three local primary schools and we are looking forward to measurable success over that journey. Thanks to Ben Hubbard and Kevin Sharp for their leadership in this program.

We have also made a significant financial commitment to the upgrading of the 2nd Clifton Hill Scout Group Facility to serve as a community centre in an area that lacks such a resource. We look forward to the building commencement later this year. Thanks to Michelle Burns, Jenny Stephens and Lee Chia for their leadership on this program.

The branch has committed for three years as anchor financial supporter of the "Jobs for Youth" Campaign to be managed by Inner Northern Local Learning & Employment Network. The branch will be represented on the Youth Employment Taskforce and be involved with local government, local schools and a range of small to medium businesses. Thanks to Katherine Kennedy for her leadership on this program.

One of the key pilot projects currently underway in partnership with the Inner North Community Foundation is the Young Changemakers Program which involves Northcote High School and Collingwood College. The participating students are given a practical understanding of the value of philanthropy and adding value to the local community. The students choose three local organisations they wish to support and the branch provides the funding. Thanks to Jenny Stephens, Yann Burden and Lauren Zoric for their input in this pilot program.

Our Structures and Resources Committee has developed a design for re-vamping our Board room, so it is more efficiently laid out and can be made available for community group use.

Apart from the above projects and programs we have recently conducted a sponsorship round and celebrated the milestone of \$1 million invested in the local community. However, it is really less about the money and more about the impact that the investment makes.

Peter Hille
Chair

One million reasons to celebrate.

In May, we held a networking and celebratory event with our latest round of sponsorship recipients to celebrate our massive milestone of reaching \$1 million contributed back to our community since we opened in 2006. It was a great night!

We had some valuable offers proposed to all our community groups by Energy Umpire who compare energy costs for personal savings and pay a commission to community organisations, The Footy Almanac offered to promote our community partner events / projects on their website (www.footyalmanac.com.au) which has thousands of followers and our hosts, the Fitzroy Victoria Bowling & Sports Club, offered free venue hire and free bowls sessions for community organisations supported by our **Community Bank®** branch.

Representatives from Victorian Roller Derby League, Leaps and Bounds Music Festival and Inner North Community Foundation also told us about their exciting news and progress with their recent sponsorships from our **Community Bank®** branch.

Congratulations to the 2nd Clifton Hill Scout Group who won the lucky door prize of \$500!

We are very excited and privileged to be able to support such amazing community groups and to have now contributed over \$1 million back to our community.

Clifroy Limited 101 Queens Parade, Clifton Hill VIC 3068 ABN 31 114 604 358 **Directors:** Peter Hille (Chair), Adrian Nelson (Secretary), Andy Minogue (Treasurer), Jenny Farrar, Jenny Stephens, Yann Burden, Katherine Kennedy, Lauren Zoric, Ben Hubbard, Michelle Burns.

Books bring smiles.

After much research and local engagement, the Books in Homes Programme was selected to address a key need from the 2014 Community Forum conducted by our **Community Bank®** branch.

The programme gives students and families, including many with refugee status for whom standard English is still challenging, the choice of age appropriate new books which they would not otherwise be able to afford. Since 2001, Books in Homes Australia, has successfully delivered more than 1.7 million quality books to over 281 low socio-economic schools and more than 22 community centres Australia-wide.

This has become a joint project with the East Malvern **Community Bank®** Branch, who have joined forces to ensure that each student at Sacred Heart Primary School from prep to grade three receive their pack of three books for six terms until the end of 2017.

Peter Norman, Chair from East Malvern **Community Bank®** company, and Peter Hille, Chair, and Director, Ben Hubbard, Clifton Hill / North



Fitzroy **Community Bank®** company, attended a special school assembly at Sacred Heart Primary School, Fitzroy, where each student received their books. Both **Community Bank®** company Chairs commented that the smile on the children's faces alone made the programme worthwhile, but were also keen to see improved literacy and ongoing community support for disadvantaged local schools.

Further components of the program have been launched at St Joseph's Primary School, Collingwood and soon to be launched at Fitzroy Primary School.

Welcome to our new Associate Directors.

We wish a very warm welcome to our Associate Directors, Kevin Sharp and Amelia Collins (pictured right) who joined us earlier this year. Each of them attends our monthly Board meetings and



participate on our key committees. Both are making a significant contribution in strategic thinking and practical input to Board projects. Kevin has a strong background in marketing research and Amelia is a social media expert. Associate Directorships gives the Board a broader knowledge and skill base whilst providing a resource relevant to succession planning and mentoring.

Supporting junior bowls.

We are proud sponsors of the Fitzroy Victoria Bowls Club junior programs. Our Branch Manager, Rod May, a bit of a keen bowler himself, got along to a training session for the Little Lady Lions and Little Roys teams and presented the youngsters with their new shirts and caps. Next summer the Bowls Club will have six players under 16 playing senior pennant competition.



Ding dong merrily on High Street.

Our Chair, Peter Hille, had a great time joining in the High Street Bells Choir Community Concert in late March.

We are very proud to have sponsored the Choir since 2012. The Choir was formed by local musician Jenny Taylor in 2010 specifically for people who have difficulty accessing another community Choir due to factors such as disability, injury or illness. The Choir aims to enhance the well-being of its members both through providing the physical benefits of choral singing but also through the social benefits of a shared enjoyable activity. The Choir enables its members to make a positive contribution to the larger community and be recognised for this contribution.



March round sponsorships.

Since we opened in 2006, we have contributed over \$1 million to our community!

We are delighted to announce the Financial Year 2014/15 Intake 2 Sponsorship recipients. This year we welcome Ardoch Youth Foundation, Community Care: North Fitzroy Community Church, Mercantile Cricket Association Umpire's Association, Moral Fairground and Victorian Roller Derby League as new Community Partners.

Our Community Partners include Sporting Clubs, Community Support Services, Education – Children and Adult, Multicultural, Arts, Seniors, Youth and Environment. Our ability to provide funds for these organisations made possible by our customers. We know that for us to be successful, our customers and communities need to be successful first. When you choose to bank with the Clifton Hill / North Fitzroy **Community Bank®** Branch, you're making a decision that benefits you and your community.

Sponsorship applications for our next funding round must be lodged by 30 September 2015. For details and a sponsorship application form, go to our Facebook page at www.facebook.com/ClifroyBank.

Community Partner	Project	Value
Alphington Community Centre	Alphington Autumn Fete	\$1,200
Ardoch Youth Foundation	Harmony in Strings	\$3,500
Carlton Cricket Club	Inner Northern Melbourne community cricket development program	\$5,000
Collingwood English Language School	Breakfast Club	\$3,500
Collingwood Toy Library	Shelving Upgrade	\$1,800
Community Care: North Fitzroy Community Church	Spartan: No Obstacles	\$5,000
Fitzroy Learning Network	Women's Wellbeing and Sewing Group	\$5,000
High Street Bells Choir	Increasing the Choir's visibility and viability	\$4,000
Jika Jika Community Centre	Induction Package for Volunteers	\$3,000
Music Victoria	Leaps and Bounds Music Festival	\$7,500
Mercantile Cricket Association Umpire's Association	General sponsorship	\$2,000
Moral Fairground	Ethical Enterprise Networking and Leadership Program and Conference 2015	\$2,500
Richmond Soccer Club	Mini Roos	\$3,000
St John's Primary School	Automatic External Defibrillator in Memory of Mary-Anne Balmer	\$2,500
The Boite Vic Inc	Sharing Culture: Timor Leste and the world, METAC Welcome Dinners	\$1,650
Victorian Roller Derby League	Supporting the next generation of AllStars	\$3,500
Watch This	Production Costs	\$3,000
Yarra Jets Football Club	Player Scholarship - Public Housing	\$2,500
Youlden-Parkville Cricket Club	Increasing junior and senior participation in cricket	\$4,000

Proudly supporting the Clifton Hill and North Fitzroy community

Since we opened in 2006, Clifton Hill/ North Fitzroy **Community Bank®** Branch has contributed more than \$1 million back to local clubs, projects and community groups.

Why? Because, we know that for us to be successful, our customers and communities need to be successful first.

When you choose to bank with Clifton Hill/ North Fitzroy **Community Bank®** Branch you're making a decision that benefits you and your community.

And what could be bigger than that.

Drop into our branch at 101 Queens Parade, Clifton Hill or phone 9482 9040 to find out more.



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

The art of football.

Our **Community Bank**[®] branch and The Footy Almanac (www.footyalmanac.com.au) are thrilled to announce a two-year partnership. The branch is committed to supporting both sport and the arts and sees the output of the Almanac writers as a great vehicle for demonstrating that commitment.

In 2015 the partnership will see the spotlight turned on Fitzroy Football Club (inc Fitzroy Reds) who play in B Grade of the Victorian Amateur Football Association (VAFA). Weekly columns about the club will be contributed by FFC supporters and tragics as well as Almanackers and budding writers.

Jenny Farrar
(Deputy Chair,
Community Bank[®] company):
"I think there is a wonderful synergy between the community values of the branch, the footy club and the Almanackers' approach to writing about sport and life."

Joan Eddy
(President, FFC):
"The Almanac writers remind me that life is about truth, passion, love – and footy."



Young Changemakers Program.



In partnership with the Inner North Community Foundation, we are piloting the Young Changemakers Program. The students from Northcote High School and Collingwood College are half way through the program to learn about philanthropy in our community. During the program, the students will learn about issues in our local area, what philanthropy is and how community organisations work. The students will select from a range of local community service organisations to give \$15,000 per school to six organisations (three per school). The students will receive sponsorship submissions from the selected organisations who they will then visit. A final presentation to the committee will give the students the opportunity to showcase their work and how they have decided to divide the money between the organisations with a minimum of \$500 each.

Some of our Directors have designed the program with the Inner North Community Foundation and are working closely with the schools and the students as mentors. The students will present cheques to the chosen organisations at a special school assembly later in the year.

We are very excited to be able support this program to help develop budding philanthropists and community-minded future leaders.

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



bendigobank.com.au

Buying and selling Clifroy Ltd shares.

From time to time we receive calls from shareholders asking how they go about selling their Clifroy Ltd shares, and also calls from people looking to buy some shares. Here's what you need to know.

When Clifroy Ltd was established in 2005, it issued 867,013 shares at \$1 each which are currently owned by approximately 300 local people. Clifroy Ltd is a company listed on the public National Stock Exchange (the NSX) which can be accessed at www.nsx.com.au. To see the history to date of company announcements, dividends, share trades etc, just visit this website and enter Company Code CFY.

Clifroy is a 'Certificated Security' which means its shares are not processed via the automated CHESSE system but rely on shareholders being issued with a Share Certificate as proof of their holding.

Since the shares were issued, shareholders have received Returns of Capital of 5c per share in 2008 and again in 2010, and have received Dividends per share of 8c (2011), 9.5c (2012), 8c (2013) and 8c (2014), the last two being Fully Franked.

If you wish to buy or sell Clifroy Ltd shares, please contact one of the 13 brokers listed on the NSX website who handle Certificated Securities (or call (03) 9001 0304). A fee will be payable for their services.

In addition, 'off market' trades between individuals are perfectly legal if buyer/seller happen to know one another, but it is critical that our share registry is provided with a completed Share Transfer Form in order to issue a new Share Certificate to the buyer and delete the seller from the Share Registry.

It is also important that any changes to shareholder personal details are updated with our Share Registry Boardroom Ltd. To update 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