



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

From the Chairman...

At our Annual General Meeting I reported on the achievements of our company in the 2011/12 financial year which was summarised in the Annual Review which was sent to you in November. Since then, the banking environment has become even more competitive which challenges our ability to continue growing the business, our level of investment in our local community and our dividends.

In times such as these, the support of our shareholders as both customers and positive advocates for our branch is even more important. Think of it as three simple steps:

1. You choose to bank with your locally-owned **Community Bank®** branch at 101 Queens Parade, Clifton Hill
2. You select from a comprehensive and competitive range of personal or business banking products, and
3. Local community organisations share in the income generated from your banking. The more you bank with us the more the community benefits.

And remember that new legislation introduced last year requires banks to cooperate when business is transferred. Once you have opened your account(s) with us, your existing bank is required to transfer all your direct debits and other relevant banking commitments over to us automatically – so there's no need for you to do anything.

Adrian H Nelson
Chairman

Art4All at Fairfield Primary

Art4All is an annual exhibition of contemporary works of art from local artists. Since 1997 it has been one of Fairfield Primary School's major fundraisers, giving children, families and the local community a chance to explore and enjoy art in a weekend of creative fun. "It's a wonderful opportunity for children to be exposed to art and follow their artistic interests, and for families and their local community to come together to enjoy and celebrate art," says Leanne Coughlin, Art4All Committee Convenor.

At the cocktail opening night, our **Community Bank®** Chairman Adrian Nelson was delighted to present the \$750 'Hangers Prize' to Jackie Case, a Melbourne visual artist specialising in very detailed, often quirky and always amazing pencil drawings. This year more than 300 contemporary artworks were for sale with all funds raised going to the primary school.

The Art4All fun finished with a family day on Sunday including workshops, performances and activities such as magic, t-shirt design, dance and craft. The **Community Bank®** branch is proud to be a gold sponsor for this fabulous event for the second year running.



Good for **U**
AND your
community

*Latest Clifroy facts
and stats*

Nov 2012	Nov 2011	Var%
Total business		
\$139 million	\$135 million	3%
Deposits		
\$82 million	\$82 million	0%
Loans		
\$53 million	\$46 million	15%
Customer numbers		
3,221	3,086	4%
Community sponsorships		
\$59,000	\$38,000	55%
Shareholder dividends*		
\$82,000 (9.5 cents/ share)	\$69,000 (8 cents/ share)	19%

* Paid October 2012 in respect of FY 2011/12 and October 2011 in respect of FY 2010/11.



Fair @ Square Festival

2 December 2012

The Fair @ Square fair-trade festival was a free public event held at Federation Square which aimed to raise awareness of fair and ethical business practices. The festival is in its fourth year and more than 70,000 people were exposed to businesses and connections in the socially responsible sector.

This year our Chairman, Adrian Nelson, was invited to be part of a discussion panel in the "Talk Tent" and spoke on the topic of ethical financial practices and the **Community Bank**[®] model. Adrian shared the podium with speakers from the ethical financial planning industry and the emerging "crowd funding" scene.

Outside the "Talk Tent" a Bendigo Bank booth (pictured above) was staffed by volunteers from the Carlton Bendigo Bank branch. Their branch sponsors a group of women from Ethiopia who run a catering business, and they showcased some of their unique dishes and drinks to interested festival visitors.

A week before the festival, Adrian was also a guest on the Wonderful World segment on radio station 3WBC where he discussed the merits and mechanics of our unique banking model with the segment's presenters Viarnne Mischon and Richard Everett.

New look for branch

If you have visited our branch recently you will have noticed a major change to the signage in our window. Using the same technology as advertisers on trams, we have covered one half of our main window with a large graphic showing pictures of some of the community events and organisations we have supported in recent times.

As Director Yann Burden explains, "the objective was to create a visually impressive and memorable statement about our **Community Bank**[®] model, and judging by the many positive reactions from customers and traders on the strip we have succeeded."



Give CHPS A High Five!

On Saturday 24 November 2012 more than 3,500 people braved a scorcher of a day to attend the Clifton Hill Primary School annual fair. There were great rides and activities for the kids, huge stalls for the bargain hunters, great food for all sorts for all tastes, bars for the thirsty, and terrific entertainment to enjoy.

The **Community Bank**[®] branch set up two stalls with staff and Directors on hand to support the fund raising with the theme 'Give CHPS A High Five'. Showbags full of healthy goodies were given out free along with over 400 Piggy Passbook Account vouchers. When these vouchers are used to open accounts, the kids will receive \$5 pocket money, and the branch will donate \$5 to help support the Clifton Hill Primary School.

In total the fair raised more than \$83,000 which will contribute to the cost of building the school's proposed Science Centre. The **Community Bank**[®] branch has recently agreed to provide an additional \$15,000 to support this project and is looking at ways in which it can provide further funding in 2013.



AGM and Sponsorship Awards Round 1

On Wednesday 14 November the company held its Annual General Meeting which for the first time was conducted at the premises of one of our community partners – Arts Project Australia in Westgarth. The two storey premises provides facilities, tuition, and support for disabled artists. Arts Project was the recipient of an \$18,000 **Community Bank**[®] branch sponsorship last year to establish a digital imaging and photography program to broaden the art mediums available to the artists.

The program which has been established embraces new technologies in art making and melds traditional processes with exciting new contemporary mediums. The equipment funded by the **Community Bank**[®] branch grant gives artists skills and facilities to create digital art via the use of computers and digital photography.

As well as our AGM, the evening provided the opportunity to announce the first round of sponsorships in the 2012/13 financial year to our audience of more than 60 community partner representatives and branch customers. The applications for sponsorship in our first six-monthly intake were reviewed carefully against our sponsorship criteria by our Board sponsorship committee which included branch staff members. The resulting recommendation to award \$41,000 to 14 community organisations was unanimously supported by the Board (see panel for list of recipients and sponsorship amounts).

Applications for sponsorship in round two can be lodged via our online application form (www.facebook.com/clifroybank) until 31 March 2013, and successful applicants will be announced within six weeks.



Above: Clifroy Directors at the 2012 AGM at Arts Project Australia.

2012/13 Sponsorship Awards Round 1

Community Organisation	Sponsorship Amount
Children with Disability Australia	\$2,000
Youlden-Parkville Cricket Club	\$3,065
Evolve - Keeping Kids on Track	\$4,000
Holden Street Neighbourhood House Inc	\$1,710
Edinburgh Cricket Club	\$3,000
Collingwood Toy Library	\$3,500
High Street Bells Choir	\$5,000
North Carlton Railway Station Neighbourhood House	\$1,120
Melbourne Adventure Inc	\$2,000
Collingwood Little Athletics Centre	\$2,000
Northcote Cricket Club - Bill Lawry Oval	\$5,000
Fintry Community Inc.	\$2,960
Helping Hoops Inc.	\$3,000
Clifton Hill Cricket Club	\$3,000
Total Round 1 2012/13 Sponsorships	\$41,355

Northcote Park Cougars Grand Final win!

On 22 September 2012, Northcote Park Cougars claimed the 2012 Northern League Aussie Rules Football Division 1 premiership with a 45-point Grand Final win over Heidelberg at Preston City Oval. After leading each quarter, Northcote Park won by nearly eight goals – 17.12 (114) to 9.15 (69). In warm conditions, the Cougars simply ran the Tigers off their legs. Northcote Park finished the year in fourth position and won all four finals games. In winning the grand final, they became the first team since the formation of the Northern Football League in 2007 to win the premiership from outside the top three.

The Northcote Park Football Club Under 19 side also won their grand final.

Well done the Cougars! Clifton Hill/North Fitzroy **Community Bank**[®] Branch is proud to be Northcote Parks' single major sponsor for three years.



Art, Food and Fun at Abbotsford Convent Open Day



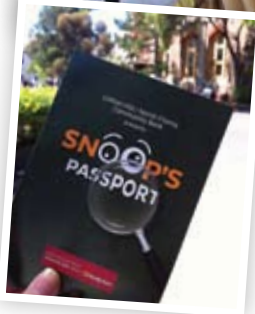
Clifton Hill/North Fitzroy **Community Bank**[®] Branch was delighted to be the major sponsor of the Abbotsford Convent Open Day held on Saturday 11 November. The convent welcomed everyone from the littlies to the elderly in the name of culture, creativity, great food and fun, and Clifroy Directors and staff were on hand to man the two marquees and talk to visitors about the **Community Bank**[®] branch.

About 5,000 visitors had the unique opportunity to meet the many artists including painters, printmakers, ceramicists, jewellers and photographers who practice within the convent's studios.

Other activities included writer's sessions, story-telling, pop-up food stands, musical performances, table tennis tournaments and free guided tours.

Kids could also enjoy the day with the **Community Bank**[®] branch-sponsored 'Snoops Passport' activity. Once all checkpoints on the passport had been stamped, kids were given a well-deserved show bag of goodies. This was a great way to get about in the sun and enjoy the fantastic offerings put on by the convent.

The open day is an annual event for which the **Community Bank**[®] branch is proud to be the major sponsor.



Opening of the Northcote Cricket Club Multi-Purpose Training Facility

Northcote Cricket Club (NCC) multi-purpose facility was officially opened on Sunday 18 November 2012 by the Mayor of Darebin, Tim Laurence, Cricket Victoria CEO, Tony Dodemaide and other key council stakeholders.

The facility was named after two significant Northcote Cricket Club players, Walter Dudley and Ron Bowtell, whose family was in attendance at the lunch. "It was great to hear of a club that is 106 years old and with so many legends" says Michelle Burns, Clifroy Director.

The campaign for the multi-purpose facility began five years ago, with a lot of hard work by Peter Simpson, NCC General Manager, and campaigning by Fiona Richardson, local Northcote MP. Michelle said "this demonstrates the great partnership and leveraging that can be achieved with contributions from, the City of Darebin, State Government and Clifton Hill/North Fitzroy **Community Bank**[®] Branch."

Our **Community Bank**[®] branch is a proud sponsor of both the Northcote Cricket Club and Northcote Park Football Club – which call the Bill Lawry Oval home.



Farewell and welcome

Jessica Anderson, Customer Service Officer



Jessica joined Clifton Hill/North Fitzroy **Community Bank**[®] Branch as a part time Customer Service Officer in early 2007 after relocating

from the Victorian border town of Baroooga. Jessica's enthusiasm and warm personality have been much appreciated by our customers, and Jessica was quickly promoted to become our main Customer Service Officer. Early in 2011 Jessica decided to pursue further studies as a librarian which caused her to reduce her hours working in the branch.

Despite this, she has continued to provide excellent support to our customers as a part-time staff member and holiday relief, and also in a supervisory role on Saturday mornings. Jessica has now decided to return to her home town, so we thank her for her positive contribution to the **Community Bank**[®] branch and wish her well in the future.

Kate Ferrara, Customer Service Officer



Kate joins the Clifton Hill/North Fitzroy **Community Bank**[®] Branch with more than 20 years of experience in customer service roles, including

periods working for the Department of Foreign Affairs & Trade and Macquarie Bank. Kate is currently working part time in the branch as she runs a busy household including caring for two small children. Welcome Kate!



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

Over \$9,000 in shareholder dividends still unpaid

In 2011, Clifroy Ltd declared its first dividend to shareholders of 8c per share. In October 2012, a dividend of 9.5c per share was declared, bringing total returns to shareholders (including returns of capital) since 2006 of 27.5c per share. In addition we have returned over \$600,000 to the local community, equivalent to almost 70c per \$1 share.

At the time of writing, over \$4,000 from the 2011 dividend pool, and \$5,000 from the 2012 dividend pool remain unpaid because we do not have the necessary shareholder banking details to process the payments. The Victorian Unclaimed Money Act 2008 requires us to remit unpaid dividends to the State Government after a period of time, although shareholders are able to recover their entitlement from the Government after this has occurred.

If you did not receive a dividend payment on 31 October 2012, please check your details with our share registry Boardroom Ltd to make sure we have your correct banking information on the database so that we can pay you. This can be done directly online at 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

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Sydney NSW 2001

We want your feedback

For further information about any of the articles in this newsletter, please contact company Chairman, Adrian Nelson (ahnelson@ozemail.com.au or 0418 102 672) or Secretary Michelle Burns (michelleburns@netspace.net.au or 0419 748 888) or visit our branch.

Sowing the Seeds of Community Sustainability

Space is a precious commodity in inner city Melbourne and sprawling gardens are few and far between. Many young people have never experienced the joy of growing their own food until the Clifton Hill/North Fitzroy **Community Bank**® Branch supported their schools sustainable garden program.

Three primary schools each received funds to help them be part of the Biological Farmers of Australia Ltd Organic School Gardens Program which encourages students to learn about sustainability, bio-diversity and healthy eating.

These grants have allowed students, who once thought all food came from plastic packaging, to now get their hands dirty and grow their own.



Welcome to our new Directors

Lauren Zoric, Director



Lauren's career in communications, marketing and publicity in the entertainment and culture industries has taken her through Melbourne's community broadcasting sector, arts festivals and events, to music industry PR and magazine journalism in London.

Currently Marketing & Communications Officer at the Melbourne International Film Festival, Lauren is also a consultant in arts and events publicity, and has a passion for local small businesses, independent artists and not-for-profit organisations.

Lauren lives locally, has a BA in Media Studies from RMIT, and is completing a Graduate Certificate in Communication and Customer Strategy at the University of Melbourne Graduate School of Business and Economics. We welcome Lauren to our Board and look forward to benefiting from the skills and experience that she brings.

Katherine Kennedy, Director



Katherine Kennedy, who has recently joined our Board, is a Clifton Hill resident living a stone's throw from the branch. She has more than 20 years experience in senior management, business analysis, business strategy and planning, coaching, workshop facilitation, technology commercialisation and consulting across a broad range of industries in Australia and overseas. Katherine currently works in the social enterprise sector; providing business and strategic advice, support and training to start-up social enterprises in Australia. Katherine also manages a specialist medical practice currently servicing the northern suburbs of Melbourne.

Katherine holds a Bachelor of Science in Applied Mathematics (University of Limerick), a Masters of Management Technology (Melbourne Business School) and is a graduate of the Australian Institute of Company Directors, and was a non-executive director of a non-government organisation for seven years focusing on the prevention of child sexual abuse.

Bendigo and Adelaide Bank Limited, The Bendigo Centre, Bendigo VIC 3550. ABN 11 068 049 178. AFSL 237879. (BMPNL0537) (01/13)

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

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Opening hours: Monday to Friday 9.00am – 5.00pm and Saturday mornings 9.00am – 12noon.
www.bendigobank.com.au/clifton_hill_north_fitzroy www.facebook.com/clifroybank



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