



Chairman's chat

Welcome to our new look shareholder newsletter, which from now on will be produced four times a year. This is our way of keeping you up to date with the important contribution Clifroy Ltd continues to make to our local community.

Since our last issue, we have ended our most successful financial year ever, with increases in overall business, profits, and most importantly, community contributions (which have now reached almost \$250,000 since the branch opened in 2006). Full details are available in our 2010/11 Annual Report, which is now available via our website (www.bendigobank.com.au/clifton_hill_north_fitzroy) or in printed form from the branch.

In addition, we have declared our first dividend of 8 cents per share unfranked. This will be paid on 31 October 2011 by electronic transfer, so if you have not yet provided our share

registry manager AFS & Associates with your banking details, please do so promptly.

On 10 November we will be holding our AGM, about which you have already been notified. Importantly, following the AGM we will be launching our new Community Grants Program, designed to help charities and not-for-profit organisations fund projects in the local area that benefit the broader community. We hope to see as many of you as possible at this event and please encourage anyone else in your community network to come along and find out more about this fabulous new scheme.

Adrian Nelson
Chairman

Our future philanthropists

The Kids Thrive InSchool Philanthropy project is an exciting initiative brought to our region by the Clifton Hill/North Fitzroy **Community Bank**[®] Branch. The Kids Thrive organisation trains and supports young students to become philanthropists in their local community.

So far, year six students from Alphington Primary School have taken part in workshops where they learned about philanthropy, community mapping and community development. They used music, writing, play-acting, drawing and dance to understand philanthropy as well as researching, designing and delivering their own philanthropy project that benefits the local community. The **Community Bank**[®] branch was delighted to award a \$1,000 grant to the two groups that presented the best project.

The 'Girls Whackit' project proposed a partnership with the Alphington Cricket Association to establish a girls' cricket team in an effort to support equal opportunity for girls in sport. The 'Asylum Seekers Support Group' is a project that seeks to supply essential emergency supplies and integration support for the Asylum Seeker Resource Centre in West Melbourne. They also advocate a more



compassionate understanding of the needs of asylum seekers within the local community.

Clifroy Director, Clare Carmody, was particularly impressed and inspired by the students' imagination, passion to make a difference in their local community, and hard work to get their project off the ground. "If these students reflect the leaders of our future, how exciting the future of philanthropy will be! We look forward to encouraging further students to take part in this exciting project".

A panel on panels



Independent community group, Yarra Climate Action Now, hosted an informative panel discussion at the Athol Gill Centre in August to help answer topical questions for people considering having Solar Photovoltaic Panels on their roof.

**What's happening with the rebates? What are RECS?
What are the right panels for our house?
Should we get panels at all?**

Many attendees were motivated by a concern over climate change; others were seeking an alternative answer to the rising cost of power or a desire for a self sufficient energy system. The panel of experts helped clarify people's concerns from the more technical to planning issues, while Rod May, the Clifton Hill/North Fitzroy **Community Bank**[®] Branch Manager, provided financial advice.

This informal event supported by the **Community Bank**[®] branch, provided a forum for information exchange as well as practical information about this relatively new renewable energy option, with many people staying back for afternoon tea and a chat in person with the three panelists.

Kids creativity challenge

Open to all young budding filmmakers, dancers, musicians, painters, animators or any other creative types, the Inner North Video Clip Festival (INVCF) is an initiative by a group of savvy parents in the community to encourage young kids to embrace and channel their creativity.



Sponsored by the Clifton Hill/North Fitzroy **Community Bank**[®] Branch, the INVCF is a competition open to students from eligible primary and high schools in Melbourne's inner north, with fantastic cash prizes up for grabs for both the winners and their schools.

Nic Frances, social entrepreneur and one of the parents behind this initiative, highlighted that "this is a fabulous opportunity for students to explore their creative talent in a new way as well as showcase it beyond their school community. We have been delighted by the extraordinary talent seen so far in the competition".

To enter, students must make a 2-5 minute video clip where they can sing, dance, play in a band, make a short film or read a poem – as long as it's creative and entertaining the INVCF wants to see it. All qualifying video clips are uploaded to the website so people can vote for their favourite before a panel of expert judges will help choose the finalists. The winning video will be announced at a special gala event in November.

So check out the entries - and vote for your favourite - at www.invcf.com

Mill Boys: Community ushered to help

The Clifton Hill/North Fitzroy **Community Bank**[®] Branch and the Collingwood Rotary were pleased to sponsor a community-focused artistic project, Mill Boys, held at the Collingwood Underground Theatre during August and September.

One of the most innovative aspects of this project was that the producers worked with the Collingwood Housing Estate Action Committee to recruit several of the estate residents for production roles ranging from ushering, set construction to lighting and sound.

The Age newspaper outlined that this was 'no ordinary theatre production', highlighting the effect this initiative had on the residents involved. For many it was really the first time they had actually stepped out and signed up to be a part of something in the community.

The Collingwood Underground Theatre, which was once a gloomy closed-down car park beneath the Collingwood Housing Estate, has recently been reopened. It aptly provided the ideal arts space for this unique theatre production that told the story of Aussie saw mill workers coming to terms with change and unemployment as the saw mill closes down.

Mill Boys not only received great reviews for being a gritty, funny and honest play but importantly it successfully achieved its ambitious aim to help disadvantaged residents from Collingwood's public housing learn some new skills, feel engaged in the community and even make their mark in theatre!



▲ Mill Boys producer Joel Besant with Director Jennifer Gawne.

Cyber savvy parents

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What are children really doing on line? How can you protect them from cyber bullying? What poses the biggest risk for children on the internet?

Tena Davies, an educational psychologist and cyber expert, conducted a cyber safety course for parents at the Clifton Hill Primary School in September.

Parents were interested to learn more about the risks young people face in cyberspace including social networking sites and chat rooms. Tena also outlined the effective ways parents can respond to common cyber hazards such as cyber bullying, sexting and privacy concerns.

Professor Ken Rigby, an educational consultant and leading authority on bullying in schools, will hold a similar session at the Clifton Hill Primary School in October and another cyber safety information session for parents will be held at the Merri Creek Primary School in March 2012.

The Clifton Hill/North Fitzroy **Community Bank**[®] Branch is proud to support information sessions such as these which give parents the essential tools and advice to ensure their children make safe choices online.

Yarra Jets BBQ bash



Partnering the Yarra Jets Football Club since 2009, the Clifton Hill/North Fitzroy **Community Bank**[®] Branch was delighted to help celebrate the Yarra Jets 5-9 year old end-of-season games.

Over 100 boys and girls and their parents took part in some fun matches, before kicking off the boots for a formal presentation of medals to all of the junior players. The celebrations continued with a BBQ at the clubhouse.

This festive event marked the final session for the season, which has run over 20 weeks including home and away Gala Days and a special 'Brazilian Soccer Skills' session run by a former professional soccer player from Brazil.

A special thank you to all those that kicked in support including the Collingwood Toy Library for the BBQ, the clown balloon artist who kept the kids entertained, and all the parents for ensuring the party food satisfied all the hungry post-game tummies!

All in the name of art

The 14th annual Fairfield Primary School Art Show kicked off with a fabulous Opening Night event in September. Over 140 artists exhibited their works with renowned artist Jim Pavlidis awarding prizes to the top three entries. As the Gold Sponsor, the Clifton Hill/North Fitzroy **Community Bank**[®] Branch was delighted to award Suzanne Hutton with first prize for her exceptional piece.



All of the 400 works of art were on display the following day at the school's 'Art 4 All Festival' which was a fun filled day for adults and kids alike. Embracing their artistic spirit, everyone enjoyed the various craft stalls, artisan's market, cake decorating, art quiz trail, drama, drums and magic workshops as well as the endless cake and food stands - there was something for everyone!

Introducing Georgia Wright



▲ Georgia Wright.

Georgia Wright, our new Marketing Coordinator, is a marketing communications professional with twelve years experience across corporate, government and not-for-profit sectors. She brings skills in public relations, event management, sponsorship and marketing and holds a Bachelor of Arts from Melbourne University as well as a Masters in Communications at RMIT. With a passion for the arts, any physical endeavour that involves the outdoors, good books and quality coffee, Georgia enjoys charity and community work which gives her the inspiration to jump out of bed in the morning.

Help us strengthen our community

If you like what the **Community Bank**[®] branch is doing in your local community, you can help us do even more! If you have a few hours to spare each month and have accounting, writing or marketing skills, talk to us about assisting one of our committees or even joining our Board.

Give Rod May a call on 9482 9040, leave your contact details and one of the Clifroy Board members will get in touch with you.

Knockout day for Century Tournament



Melbourne turned on one of its best spring days for the Fitzroy Victoria Bowling and Sports Club's annual Century Tournament.

With the Clifton Hill/North Fitzroy **Community Bank**[®] Branch stepping up as the major sponsor, the club this year attracted 16 teams from clubs as far away as Lilydale and Brighton. This unique tournament was first held in 1982 at the Victoria Bowling Club, and is only open to bowling clubs that were established more than 100 years ago.

Surprisingly, there are many such clubs both in metropolitan and regional Victoria, which just shows how important

community sport was to the early residents of the state. The 64 players competed for over eight hours until the winning teams eventually proved their supremacy.

Over some hard-earned beers and food, prizes were awarded to Fitzroy Victoria Bowling and Sports Club (3rd Overall), and St Kilda Bowls Club (2nd Overall). The overall winner of the tournament prize was the team from the Lilydale Bowling Club pictured above with **Community Bank**[®] branch Chairman Adrian Nelson.

Dividend payment – have you provided your banking details?

On 31 October, Clifroy Ltd will pay its first dividend to shareholders of 8 cents per share. In the interests of efficiency and to reduce costs, payments will only be made by electronic transfer. We will no longer send out cheques. Please ensure that our share registry managers AFS & Associates have received your banking details by 24 October 2011 so that your dividend can be paid.

A Direct Credit Notification form can be downloaded from <http://www.afsbendigo.com.au/share-registry.php>. (See under 'Forms', 'Direct Credit Notification Details'). Please follow the instructions to complete the form and shareholder ID certification and return to AFS & Associates as instructed. You will only need to provide your bank details and certified ID once

and then all future dividend payments will be delivered swiftly and directly to your nominated bank account.

For assistance, please visit the **Community Bank**[®] Branch Manager, Rod May, who can certify ID document copies and will forward the forms to AFS & Associates on your behalf.

Looking for your input

In the New Year, we plan to seek your input about a range of topics including community priorities, the relative importance of dividends versus community grants and sponsorships, and the identification of any signature community projects that are important to you. Stay tuned!

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 – 12noon.

www.bendigobank.com.au/clifton_hill_north_fitzroy

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