



## Victoria Park gets a facelift

Clifton Hill/North Fitzroy **Community Bank**® Branch was delighted to be a part of the official launch of the \$7.2 million redevelopment of Victoria Park. Funded by the Australian Government and the City of Yarra, this exciting project creates a major community recreation space for everyone to enjoy.

Our mascot Piggy joined in the launch event celebrations, soaking up the fun and entertainment which included craft stalls, live music, multicultural performances, sporting activities and even some Bollywood dancers. Kids took part in the **Community Bank**® /Yarra Jets Soccer Clinic and played indigenous traditional games organised by the Melbourne Aboriginal Youth, Sport and Recreation.

The **Community Bank**® branch also supported the Archiballs project where women from a range of cultural backgrounds in the City of Yarra were engaged to use their craft skills to turn Sherrin footballs into unique artworks. **Community Bank**® branch Chairman, Adrian Nelson, is pictured with a number of these original and intricate art pieces, which were displayed alongside Collingwood memorabilia at the launch event.



▲ Top: Bollywood dancers perform.

Above: Director Clare Carmody offers half-time refreshments to young players.



## From the Chair

Since our Spring newsletter, your Board and branch staff have been working hard to implement many new initiatives. Dividends were paid to shareholders at the beginning of October, and on 10 November the Clifroy Ltd Annual General Meeting was held at the Northcote Town Hall for the first time. Shareholders present accepted the company's financial and remuneration reports for the 2010/11 year, and endorsed the re-election of Directors, Aisling Callaghan, Clare Carmody, Jenny Farrar, Michelle Burns, and myself.

On the same evening we launched our first Community Grants scheme to more than 100 representatives of community organisations from the surrounding suburbs. After applications closed on 22 December, our Grants Committee have been busy checking eligibility and deciding which projects will receive grants. By mid February, applicants will have been notified, and we plan to invite shareholders to an event in March/April where the successful grant applicants will receive their cheques and talk about their projects.

To help guide our planning on a range of important issues, we really want to know more about what our shareholders think, so we are asking you to anonymously complete a brief online survey. Simply use any internet browser to go to:

<http://communitybank.wufoo.eu/forms/community-bank-shareholder-survey/> (or visit our website at [www.bendigobank.com.au/clifton\\_hill\\_north\\_fitroy](http://www.bendigobank.com.au/clifton_hill_north_fitroy) to access this link). It will only take a few minutes to complete the survey and we thank you in advance for your input. The results will be discussed in our Autumn Newsletter.

Finally we have included some reminders in this newsletter about those paperwork tasks that reduce our administrative costs so that we have more funds available to support community initiatives. Please take note and if you have not yet provided the information required, we ask that you do so as soon as possible.

**Adrian Nelson**  
Chairman



## Helping the local community to thrive

In November, more than 100 guests joined us for the exciting launch of our Community Grants Program – an initiative that continues the **Community Bank**<sup>®</sup> Branch's commitment to investing and making a difference in the local community.

Eligible charities and not-for-profit organisations had until 22 December 2011 to apply for grants to support high quality projects that will make a positive contribution to the communities in Clifton Hill, North Fitzroy, Westgarth, Northcote, Fairfield, Collingwood, Alphington, Thornbury and Brunswick.

Administered by the Community Enterprise Foundation™, and made possible by the generous support of Clifton Hill/North Fitzroy **Community Bank**<sup>®</sup> Branch, the Community Grants Program is designed to give much needed financial support to projects that contribute to the development of community welfare such as health, education, disability, youth, arts, aged care and environmental services.

"Since 2007 our **Community Bank**<sup>®</sup> branch has provided more than \$250,000 in sponsorships to local community organisations," Chairman, Adrian Nelson said.

"This new Community Grants Program for charities and eligible not-for-profit organisations is yet another way we can help make a difference.

"We recognise the important and valuable work undertaken by these groups and we look forward to helping their projects flourish and make an important contribution to the communities in which we live," he said.

## Dogs take to the catwalk

Crowds flocked to The Village Festival in the Edinburgh Gardens, enjoying one of the major attractions – The Famous Dog Show – sponsored by Clifton Hill/North Fitzroy **Community Bank**<sup>®</sup> Branch.

Dogs of all different shapes and sizes strutted their stuff in the hope of being crowned the Best, Most Obedient, Cutest, Fastest and even Ugliest and Stupidest dog on show. Winners were decided based on the audience 'applause-a-meter' and not surprisingly a young girl dressed up as a dog unanimously won the 'Most Obedient'. Although not all dogs and their owners went away with a prize, many left vowing, and barking, that they would practice and return for a taste of victory next year!

Other popular attractions at this quirky and eclectic four-day festival included an array of artists, stalls, puppet booths, games, comedy, music and sideshow wonders that delighted the senses.



## New scholarship program opens

Do you know anyone going to university in 2012 but struggling to meet the costs? Clifton Hill/North Fitzroy **Community Bank**<sup>®</sup> Branch is committed to supporting youth through various initiatives, and this year, along with other **Community Bank**<sup>®</sup> branches across Australia, we are offering scholarships to five local students for the 2012 academic year.

This scholarship program aims to assist five outstanding students who have been offered full-time places at Australian universities or colleges, but whose circumstances might otherwise preclude them from accepting the place offer. Five scholarships of \$5,000 will be awarded to students selected on merit from Collingwood College, Fitzroy High School, Northcote High School, Princes Hill Secondary College and Thornbury High School.

To be eligible for a scholarship, students must currently attend one of these five high schools, be academically gifted but without adequate financial support to accept a university place, and willing to commit to 10 hours of volunteer work with a local community group during the year. For more information, visit [www.bendigoadelaide.com.au/scholarships](http://www.bendigoadelaide.com.au/scholarships). Applications close at 5.00pm AEDST on Friday 27 January 2012.

## Soccer kicks in for underprivileged youth



Fair Play run by Happy Football Cambodia Australia is a fundraising, sporting and community event that has been established to help disadvantaged young people locally and internationally through the game of soccer.

Clifton Hill/North Fitzroy **Community Bank**<sup>®</sup> Branch is a proud sponsor of this soccer tournament, held at Victoria Park Collingwood, where 20 teams from all corners of the local community play – in the true spirit of fair play – for the coveted Jinta Trophy. The event MC, local DJs, live bands, kids' activities and delicious food and beverages kept the crowds entertained and the festive atmosphere alive throughout the day.

By inspiring young people to embrace the spirit of football, Fair Play has raised money for two valuable football programs that have helped underprivileged youth in Australia and Cambodia.

## Staff help out for charity

The Board recently agreed to offer branch staff the opportunity to spend a paid working day helping a community organisation. Branch staff Eli and Toni volunteered to sell 'Pin & Win' Pins during the Spring Racing Carnival, helping to raise funds for Vision Australia's Seeing Eye Dog Service.

Joining 140 volunteers, our **Community Bank**<sup>®</sup> branch staff were inundated with race goers wanting to buy a pin to support the cause, ultimately helping Vision Australia to raise more than \$335,000 during that week.

This was the first time Eli and Toni had experienced the glitz and glamour of the races and 'Ladies' Day' didn't disappoint – they even got to meet a couple of well known faces!



## Safeguard your shares

Whatever your expectations were when you invested in our **Community Bank**<sup>®</sup> branch in 2005, these days your shares in Clifroy Ltd are becoming more valuable as the business becomes more successful.

Since 2006, shareholders have received 10 cents per share as tax free capital returns (reducing your investment cost base to 90 cents per share) and an unfranked dividend of 8 cents which has just been paid. After tax this dividend represents a single year return on investment of more than 5% to average taxpayers, which is an equivalent rate of return to most term deposits right now.

Your Board is committed to paying ongoing annual dividends (provided business performance allows) so any future increases in dividends will only improve the returns even more. On top of this, your community has already benefitted by some \$250,000 that has been provided as sponsorships to more than 70 community organisations – equivalent to a community dividend of almost 30 cents per share from your investment.

To safeguard your shares and ensure that you receive future dividends as efficiently as possible, there are three golden rules that we ask you to follow:

- 1) Keep your contact details current – If our share registry AFS & Associates (AFS) cannot contact you then you will not receive your dividends, invitations to events, or any other communications.  
(Form link [www.afsbendigo.com.au/display.php?file=1](http://www.afsbendigo.com.au/display.php?file=1))
- 2) Provide AFS with your banking details – In common with most companies and government departments, our policy is to only pay dividends by electronic banking directly to shareholder accounts. If you have not provided AFS with your banking details you will not receive your dividends, and eventually unpaid sums have to be remitted to the State Revenue Office.  
(Form link [www.afsbendigo.com.au/display.php?file=7](http://www.afsbendigo.com.au/display.php?file=7))
- 3) Provide AFS with your Tax File Number – Otherwise AFS are obliged to withhold tax at the maximum personal tax rate from dividend payments. While the tax paid can be offset in your personal tax return, most shareholders prefer to receive the dividend in full in order to have maximum control over their tax affairs.  
(Form link [www.afsbendigo.com.au/display.php?file=9](http://www.afsbendigo.com.au/display.php?file=9))

All of the above information can be provided to AFS by downloading the appropriate forms via the links above or navigate the AFS website:

[www.afsbendigo.com.au/share-registry.php](http://www.afsbendigo.com.au/share-registry.php)

and scroll down until the Forms section is visible. Download the relevant form, complete it, provide authorisation and certification if necessary, and send to AFS as follows:

By post to: AFS & Associates Pty Ltd,  
PO Box 454,  
Bendigo VIC 3552

By fax to: (03) 5443 5304

By email to: [shareregistry@afsbendigo.com.au](mailto:shareregistry@afsbendigo.com.au)





## Guests go gaga at gala night

More than 100 guests were delighted and impressed by the creativity and talent showcased at the Inner North Video Clip Festival Gala Night in November.

Proudly sponsored by Clifton Hill/North Fitzroy **Community Bank**® Branch and held at Reach Foundation in Collingwood, this fabulous evening celebrated the creative talents of primary and secondary students from five inner north schools.

To enter the competition, students had to make a 2–5 minute video clip where they could sing, dance, play in a band or read a poem. As long as it was creative and entertaining, the clip was uploaded on the website so people could vote for their favourite.

The best video clip entries were screened at the Gala Night and a panel of judges, including well known comedian and local Frank Woodley, awarded cash prizes to the category winners and their schools. Woodley was amazed by the level of talent and said “these short movies were some of the best I have seen in my life”.

Nic Frances, social entrepreneur and one of the parents behind the initiative, said “although this was the first year we’ve held the competition, we were delighted that kids embraced this challenge and thrilled with the number of high quality and professional video clip entries received.”

“We thank the **Community Bank**® branch for working with us to make the project such a success and for their generous financial support.”

## We want your feedback

For further information about any of the articles in this newsletter, please contact the Chairman, Adrian Nelson E: [ahnelson@ozemail.com.au](mailto:ahnelson@ozemail.com.au) or M: 0418 102 672 or the Secretary Michelle Burns E: [michelleburns@netspace.net.au](mailto:michelleburns@netspace.net.au) or M: 0409 028 284 or visit our branch.

## 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](http://www.bendigobank.com.au/clifton_hill_north_fitzroy)

## Rain, hail or shine!

More than 3,000 people braved the unpredictable Melbourne spring weather to attend the Clifton Hill Primary School Fete on Saturday 26 November. Although umbrellas were out in force, the school community came together to support their major fundraising event for the year and successfully raised more than \$72,000.



Our mascot Piggy joined in with the fun, mingling with the crowds who were enjoying all of the fabulous food, great music, quality produce, eclectic stalls and entertainment for the kids. The **Community Bank**® branch was delighted to support this event, which helps the Clifton Hill Primary School give their students the best possible environment to learn and grow.

## ATM network continues to expand

Bendigo Bank ATMs are now in more places than ever before. The Bank’s ever-expanding network gives you access to more than 2,000 ATM locations Australia-wide. You can also use any Suncorp Bank ATM free of fees as though it is a Bendigo Bank machine.

Local Bendigo Bank ATMs are located at:

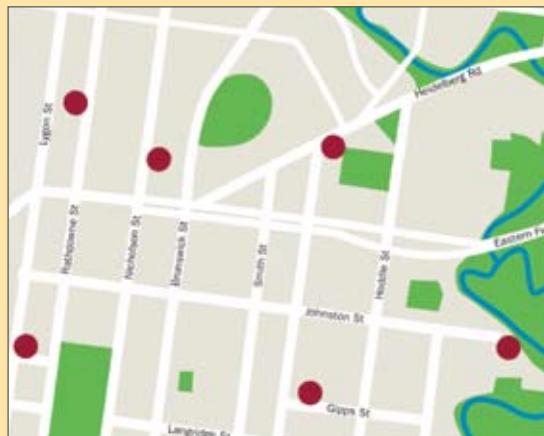
Clifton Hill – Clifton Hill/North Fitzroy **Community Bank**® Branch, 101 Queens Parade

Carlton – IGA Express, 103-107 Lygon Street

Carlton North – 701-703 Rathdowne Street

Collingwood – Glassworks, 23 Gipps Street

Abbotsford – Abbotsford Convent, 1 St Heliers Street



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