



Chairman's message.



The past year has presented many challenges to our community, country and the world. The banking sector has not been immune from them. Stricter government regulation and low interest rates have presented a significant

challenge to both our staff and the Board. Nevertheless, your company has posted a strong performance during 2016 and our business continues to grow.

The past year has witnessed a number of significant events for your company.

1. Our business grew to around \$280 million in footings (the combination of deposits and loans) with the strong prospect of reaching \$300 million in 2017.
2. John Surrige, our inaugural Manager 16 years ago and more recently the General Manager of the business, has moved to retirement. Fortunately we have retained John's expertise as our Executive Director and Board member as John transitions to a new life in Yarrawonga. We wish John well in his years ahead and thank him for his outstanding contribution to the business.
3. Hurtle Lupton has stood down as Chairman of the company after nine years at the helm. Hurtle's expert guidance has greatly assisted your company to meet than many challenges it has faced over the past years. By his regular presence in the community Hurtle has 'waved the flag' for the company and stressed the benefits your company can bring to various communities organisations if banking is moved to your local **Community Bank**[®] branch.

4. Your Board of Directors have undertaken a significant review of operations with a view to re-focusing our business for the future. We need to address the expanding electronic world and the consequences of access to information and banking as well as moving to engage customers in an expanding variety of ways.

The staff team who are at the Fern Tree Gully and Rowville **Community Bank**[®] branches have worked diligently to provide outstanding customer service to new and existing customers. They undertake ongoing professional development to ensure they are able to provide the best advice to every customer.

I also want to thank the shareholders for your continued support of the company. Your initial investment in a fledgling organisation has been well rewarded financially. Your banking business is also vital to the ongoing success of Knox Community Financial Services Limited. If you currently do not bank with your local **Community Bank**[®] branch, I ask you to reconsider your position.

Finally, I am humbled and excited to have been elected as your new Chairman. I wish all shareholders, customers and staff a wonderful festive season. Drink responsibly and drive carefully so that I can welcome each and everyone one of you to share the journey of 2017 with me.

Jeff Somers
Chairman

Annual Community Grants.

On the 25 July the **Community Bank**[®] Group held its Annual Community Grants Presentation Evening. The grants evening provides funding and support to local community groups from the **Community Bank**[®] Group.

The night was held at the Ferntree Gully Football club and was attended by local dignitaries Kim Wells MP, Board members, staff, shareholders and grant recipients.

Grant recipients came up to receive their grant award and spoke briefly on what the donation will be used for and how previous contributions from the **Community Bank**[®] Group have aided their local business and community.

Notably the Foothills Community Care received a grant of \$5,200 for community meals. The Foothills Community Care services the community by providing weekly meals for those in need. They also provide Christmas lunch every year with over 250 people attending.

The Knox **Community Bank**[®] Group will continue to provide support to the Foothills Community Centre in the ongoing future. For more information on Foothills Community Care visit www.foothillscare.org.au

This year four grants were given to FTG Eagles Junior Football Club Knox Historical society, the Mens Gully shed and the Upper FTG CFA for defibrillators. Defibrillators are life saving devices that can be used by anyone in the event of a cardiac arrest.



Congratulations to the following grant recipients of 2016.

Coonara Community house
EH Holden Car Club of VIC
Equiknox
Ferntree Gully Football Club
Ferntree Gully Girls Guides
Ferntree Gully Town Club
Foothills Community Care
Forest Rd Maternal & Child Health
FTG Eagles Junior Football Club
Glengollan Village
Heany Park Primary
Knights of the Southern Cross
Knox Historical Society
Knox Italian Club
Knox United Soccer Club
Knoxbrooke Incorporated
Knoxfield Cricket & Sporting Club
Liberty Avenue 3yo Kinder
Peace and Loyalty Lodge
Rowville - Lysterfield Community News
Rowville Mens Shed
U3A Knox Craft Show
Upper Ferntree Gully Football Club
Upper Ferntree Gully Junior FBC
Upper Ferntree Gully CFA
The Gully Town Club.



2016 Grant Night group.



The Gully Town Club.



Gully Mens Shed received a grant of \$2,250 for a defib.



Ferntree Gully Football Club.

Bendigo Bank and Ferntree Gully Freemasons provide bursarys for Fairhills High School students.

As the result of a joint venture between the Fern Tree Gully **Community Bank**® Branch, the Peace & Loyalty Masonic Lodge and the Freemasons Foundation, 12 students of Fairhills High School will each receive a \$500 bursary providing financial assistance with their educational requirements next year.

Last year these three organisations joined together for the first time and provided bursaries for six students from Fairhills. The initial venture was so successful that the amount provided for next year's students was doubled.

While your **Community Bank**® branch has only been operating in Ferntree Gully for 16 years the Peace & Loyalty Masonic Lodge has been part of Ferntree Gully since 1920.

The Masonic Lodge approached the Fern Tree Gully **Community Bank**® Branch who immediately matched the money provided by the Lodge. A further approach was made by the Lodge to the Masonic Foundation who again agreed to match the amount provided by the Lodge providing a total of \$6,000 for distribution in 2016.

Knox Community Financial Services Ltd, consisting of the Fern Tree Gully and Rowville **Community Bank**® branches has pledged \$2,000 each year into the future for such a bursary.



Glengollan Village.

Knox Woodworkers presentation.

On 2 November the Knox **Community Bank**® Group made a donation of \$2,000 to the Knox Wood Workers to make toys for children in need.

The Knox Wood Workers make toys for charities every year, this year they made 647 toys. The toys made are donated to disadvantaged children through charities and they regularly donate toys to the Knox library and Ferntree Gully Hospital.

www.knoxwoodies.org.au



Chairmen Hurtle Lupton, Branch Manager Tina Leslie and President Hughie Gaynor.



Meet new staff members.

The **Community Bank**® Group would like to welcome two new staff members that joined in 2016 Michelle Cadusch who is a Customer Relationship Manager and Patrick Cavanagh who is a Business Development Manager.



Patrick Cavanagh

Patrick brings to the role a wealth of banking and finance knowledge with over 30 years' experience in the industry which has included both senior and executive management positions in retail, business banking and community engagement.



Michelle Cadusch

Michelle has been living in the Knox community for 34 years and has been in banking for about 15 years, three and a half of those years with the **Community Bank**® Group.

Michelle is married with two teenage children and their dog. She loves watching her son play local footy and is actively involved with calisthenics for the past 25 years with her daughter.

Collection points.

As in previous years, both **Community Bank**[®] branches will be collection points for local charities, Foothills Community Care and Rowville Baptist Care. If you would like to donate a Christmas gift or non-perishable food item for someone local who is in need, drop into a branch and leave your donation under the tree.



Community Grants 2017.

This is a reminder that the **Community Bank**[®] Group will be accepting requests for Community Grants in the New Year. Keep your eyes open for advertisements in local community papers and posters in the branches advising opening and closing dates for requests.

Merry Christmas.

From all of us at Fern Tree Gully **Community Bank**[®] Branch
Rowville **Community Bank**[®] Branch, best wishes for the holiday season and thank you for your loyalty and support.

Drop into your nearest branch at 67 Station Street, Fern Tree Gully (9756 0332) or Shop G7/1090 Wellington Road, Rowville (9755 8611).



Fern Tree Gully **Community Bank**[®] Branch
Rowville **Community Bank**[®] Branch

Bendigo and Adelaide Bank Limited, ABN 11 068 049 178 AFSL/Australian Credit Licence 237879.
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bendigobank.com.au



Knox Community Bank[®] Group

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

Rowville Shop G7, 1090 Wellington Road, Rowville VIC 3178 Phone: 9755 8611
www.bendigobank.com.au/rowville
Opening hours: Monday to Friday 9.00am – 5.00pm and Saturday mornings 9.00am – 12 noon

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