

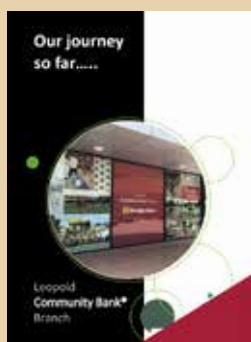


Message from our Chairperson.

In April we saw the branch celebrate its 10th year of operations and the events surrounding this (in-branch and shareholder high tea) were a joy to be part of. For myself and other Directors who have been part of the Board since its inception, there was a wonderful sense of pride in our community and thank you all for your support in ensuring we have a **Community Bank®** branch operating in our Leopold community. Without the support of shareholders, a fabulous team at the branch led by Craig Taylor and our customers, we would not have achieved so much in our short 10 years of operations.

As we approach the second half of the year our focus shifts from all the legal requirements of the end of year, to planning for the next financial year. This period is traditionally a busy one with our focus on budget development for the coming year, conducting our 2019/20 Grants program and preparing for our AGM. I take this time to thank the hard-working Directors who put a lot of time into ensuring these are conducted smoothly and efficiently.

Lily Reinert
Chairperson



Branch achievement – celebrating 10 years.

Recently, 3 April 2019 marked the 10th anniversary of the opening of the Leopold **Community Bank®** Branch.

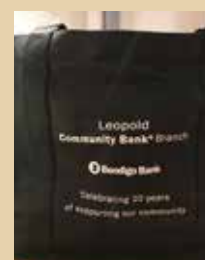
The branch was decorated with balloons and streamers and a cake was cut by Robyn Collier, our longest serving staff member.

Celebrations included free cupcakes, water and commemorative shopping bags for all customers and a free raffle ticket for all who attended the branch. Not only did we celebrate the 10-year milestone, we took time to reflect on the over \$1.2 million returned to the local community in the way of grants, sponsorships and donations.

A highlight of the day was the 'shareholder high tea' to celebrate the 10 years. Shareholders who have supported the company since its inception and new shareholders, all gathered at the Leopold Sports Pavilion to recognise this important milestone. Attendees heard from the Chair Lily Reinert on the history of our branch, viewed a presentation on the community projects supported by Leopold **Community Bank®** Branch and were presented with a copy of a booklet outlining 'Our Journey so far'.

If you would like a copy please contact Bronwyn on 0418 348 562 or via email at bendigoleopold@gmail.com

Thank you to all who attended – it sure was a lovely afternoon.



Farewell and welcome.



In April this year we said goodbye to one of our original Board members, Janet McIntosh. Janet was part of the original steering committee which commenced back in 2008 and has been instrumental in the success of the Board and the branch. We cannot thank Janet enough for her hard work over the years in getting the branch established and up to our

recent 10-year celebrations of the Leopold **Community Bank**[®] Branch. Janet continues to support Leopold with her being Chair of the Leopold Community and Learning Centre and we wish her well in her community, business and personal ventures.



With Janet's retirement, we have also seen the arrival of a new Director, Todd Hubers Van Assenraad. Todd joined the Board in April and is a community minded professional, who brings lean startup, web, software, and marketing experience to the Board. He has previously served

as director of Technology Geelong (ICT Geelong), ran Australia's first regional co-working space, StartupCloud, and currently Geelong Silicon Beach, a casual lean startup meetup group. He first started software coding at age seven, graduated from Deakin University with Bachelor of Business Information Technology in 2006 with Honours, and has been running a software consultancy to this date. In 2018, Todd started his first high scale startup 'Dull'. Todd moved to Leopold in 2017 with his wife and young son, and looks forward to further community development for his family and residents of Leopold.

The Board consists of Lily Reinert Chairperson, Paul Madden Treasurer, Bronwyn Shearer Company Secretary and Directors, Bob Reinert, John Leach, Gabrielle Jennings, Dennis More and Todd Hubers Van Assenraad. We are always looking for skilled, community minded people who are interested in volunteering their time to be part of the Board. If you or anyone you know are interested in becoming involved please contact the company secretary on bendigoleopold@gmail.com



In February we welcomed Samantha Allen to our team of dedicated staff. Samantha (Sam) joined Leopold **Community Bank**[®] Branch after strong customer service experience in the retail and food service industry. She resides in Ocean Grove and enjoys playing soccer and travelling. She is keen to pursue a career in the banking and finance sector and

looks forward to being involved in the local community of Leopold.

So, for all your banking needs, please come into the branch and talk to one of our skilled and friendly staff.

Shares now available.

We encourage all our community to be involved as a shareholder as your investment secures the future of a bank in Leopold. As the business has grown, shareholders have received dividends on their shares. This has grown from early shareholders receiving a 3 cent per share (unfranked) dividend in 2012 to a fully franked 7 cent per share dividend in the last two years (2017 and 2018). To date shareholders have received 44 cents per share in dividend payments, totalling over \$343,000.

If you or anyone you know are interested in purchasing shares in Leopold Community Enterprises Limited (franchise owner of Leopold **Community Bank**[®] Branch), we currently have shares available for purchase.

Please contact the Bronwyn Shearer (Company Secretary) on 0418 348 562 or bendigoleopold@gmail.com to register your interest or drop into the branch for further information.



Advance notice of Annual General Meeting (AGM).

The AGM followed by a morning tea is scheduled for 14 November. Details will be forwarded in the weeks prior to the meeting and we encourage all shareholders to attend.

Along with the formalities of the AGM we use this opportunity to showcase our community investments and announce Foundation Grant recipients for 2019.

So put this date in your diary and come along to meet other shareholders, the Board and see where your investment in the branch is going.



Update on community grants and sponsorships.

Leopold **Community Bank**[®] Branch has supported so many community groups and programs over the past 10 years. We are committed to ensuring all community groups have the opportunity to benefit from the financial support through our grants and sponsorships programs. As of the end of 2018, Leopold **Community Bank**[®] Branch had contributed over \$1.2 million back into the community.

We are pleased to say this amount is growing regularly and whether you are young or young at heart; you have probably

been involved in something that the Leopold **Community Bank**[®] Branch has supported.

Keep an eye out for our new window displays in the coming months. They will show many of the community groups who have benefited from the community investment program.

Since inception we have been lucky enough to support a wide range of community groups and projects as listed.

1st Eastern Park Scout Group	Leopold Business Association	Leopold Tennis Club
Adopt a Family	Leopold CFA	Leopold Toy Library
Allanvale Preschool Centre	Leopold Community and Learning Centre	Leopold Uniting Church
Barwon Health	Leopold Cricket Club	Leopold War Memorial
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Bellarine Community Health	Leopold Football Netball Club	Leopold Wildlife Service
Bellarine Cricket Association	Leopold Girl Guides	LINC
Bellarine First Aid	Leopold Hall	Lions Club of Leopold
Bellarine Living and Learning Centre	Leopold Kindergarten	Lumen Christi Catholic Church
Boomerang Bags	Leopold Lakers Basketball	One Voice
Christ the King Primary School	Leopold Little Athletics	Probus Club of Leopold
Club Italia	Leopold Men's Shed	Red Cross
Cottage by the Sea	Leopold Neighbourhood Watch	Riding for the Disabled
East Geelong Men's Shed	Leopold Playgroup	St Vincent de Paul
Encompass	Leopold Primary School	Starstruck Stables
FC Leopold (Soccer)	Leopold Scouts	Tee up 4 kids
Friends of the Bellarine Rail Trail	Leopold Senior Citizens Club	Uniting Church
Geelong Racing Club	Leopold Sports Pavilion	Wallington Cricket Club
Geelong Try Boys	Leopold Sportsmans Club	Wallington Primary School
Kids Day Out (Easter Egg Hunt)	Leopold Sportsmans Club (Bowls)	West Coast Soarers
Leopold Auskick	Leopold Sportsmans Club (Golf)	Winegrowers Association of Bellarine



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Move to a local bank.

When you move your banking to Leopold **Community Bank**[®] Branch you'll have access to great banking products, premium customer service and a deeper satisfaction of knowing your banking is making great things happen within your community.

Come and see our friendly staff at Gateway Plaza, Leopold or phone 5250 1057 to discover the impact your banking can have.

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2019/20 Community Enterprise Foundation® Grants.

In August we will launch the 2019/20 Community Enterprise Foundation® Grants Program. If you know of any worthwhile community organisations or projects, please register for our information session on 6 August by contacting Bronwyn on 0418 348 562 or bendigoleopold@gmail.com for further details.

At this year's session we will have a guest speaker from the Community Enterprise Foundation® team. So come along and get all the inside information on how to make your application a success.

Community Enterprise Foundation™

We need your ideas.

In 2013 we undertook a community needs survey from which we invested in a number of projects in the community including the establishment of the Leopold Community and Learning Centre. Being that this has been a wonderful success, we are looking to investigate options of our next big project. If you have any ideas of what the community really needs – for the young, the old and anywhere in between, please let us know by contacting Bronwyn on 0418 348 562 or bendigoleopold@gmail.com



Leopold **Community Bank**® Branch

Making great things happen.

When you bank with Leopold **Community Bank**® Branch great things happen in your community.

Local projects find funding. Local clubs find sponsorship. Local schools benefit.

So, if you're not banking with us already, drop by and be part of something bigger.

Drop into your nearest branch at Gateway Plaza, Leopold or phone 5250 1057 to find out more.



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Leopold **Community Bank**® Branch

Gateway Plaza, Shop 18, 621 Bellarine Hwy, Leopold Vic 3224 Phone: 5250 1057

Opening hours: Monday to Friday 9.30am – 5.00pm

Website: www.bendigobank.com.au/leopold facebook.com/bendigobank twitter.com/bendigobank

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