



CommunityNews

I WEATHER



TODAY
Sunny
11-30



MONDAY
Cloudy, Sunny **11-26**



TUESDAY
Showers Clearing **18-32**

I Beverley Hills Junior Football Club



Beverley Hills Junior Football Club is a successful junior club based at Zerbes Reserve in Doncaster East, with kids playing footy from Auskick to Colts. All up, we have almost 500 kids playing footy each week in winter.

Doncaster East and Templestowe Village **Community Bank®** branches have helped the Club greatly with sponsorships and grants, particularly over the last three seasons. The Bendigo Bank logo takes pride of place on our home shorts.

Community Enterprise Foundation™ grants have enabled us to run highly successful Social Responsibility Nights for our players plus those from other local sporting clubs. These nights focus on drugs, alcohol, violence and making the right choices in life and we have had several former AFL players as guest speakers.

In May '12 we held a trivia night to raise funds for a defibrillator for the Club, and we were delighted when the **Community Bank®** donated funds as well, allowing us to purchase a Defib for each of our home grounds.

We thank the Doncaster East and Templestowe Village **Community Bank®** branches for their continued support and wish them a Happy 10th Birthday!



DID YOU KNOW THAT WE HAVE A FACEBOOK PAGE?

If you're on Facebook, please check it out and 'like' our page – Doncaster East & Templestowe Village **Community Bank®** branches!



MCEL Chairman, Geoff Roberts with Shareholder, Barry Dunstan and fellow Director, Ray Barrington at the 2012 AGM.

BANKING IS OUR BUSINESS... THE COMMUNITY IS OUR FOCUS

Manningham Community Enterprises Limited Chairman Geoff Roberts

As we have said many times before, the Bendigo and Adelaide Bank's **Community Bank®** model is a unique banking model that forges long term relationships and partnerships with all sectors on our community and adds value to all our stakeholders. This is, without doubt - our point of difference.

We will continue to work every day to ensure our two **Community Bank®** branches feeds into prosperity, not off it. We understand successful customers create a successful community, which creates a successful bank, but only in that order. And we are genuinely connected with our customers and partners and are engaged with the community we live in.

This is the Community Bank's point of difference; it's why people choose to bank with us and why they will continue to do so. If we can deliver on this promise, we believe our point of difference will drive further growth and success to benefit all of our key

stakeholders - our customers, people, partners, shareholders and the Manningham and wider Community.

In the last financial year as a result of the continued support from our Doncaster East and Templestowe Village **Community Bank®** customers, we were able to distribute more than \$400,000 [up 60% on the previous year] of sponsorship and Community Enterprise Foundation™ (CEF) funds to the many sporting clubs, community clubs and not for profit organisations in our local area.

When we first distributed some of our profit back to community in the year ending June 2005 it was about \$8,000 and we thought that was great. At that stage the Doncaster East **Community Bank®** Branch had a business base of \$65 million. Over the past seven years we have seen the Doncaster East and Templestowe Village **Community Bank®** banking business grow from that \$65 million in 2004/05 to over \$260

million in February 2013.

By comparison, contributions 'back to' the Community over this same period have gone from \$8,000 in one year to \$400,000 last financial year and already \$215,000 this financial year with our grants program to come. This re enforces our belief, that the greater client support for the community banking model the greater the impact on our community.

An example of what this support can do was the purchase last year of four vehicles for Manningham Community Health Service Ltd [MCHSL] to help volunteer's transport their 'clients' to the various health services around suburbs.

A further example is the distribution of 18 automated defibrillator units to strategic locations across the Manningham community under our 'Defib Your Club for Life' program and our Community Enterprise Foundation™. When someone's heart stops beating, quick access

to a portable defibrillator can literally mean life or death... as you can imagine this will really make a difference.

These are just two examples amongst many that your local Doncaster East and Templestowe Village **Community Bank®** branches are involved in. It is interesting to note over the past eight years we have distributed over \$2 million in funding support for the Manningham community through sponsorships, CEF grants and Shareholder dividends. It is our Community Bank's policy that we return around 80% of our net profit to our community each year.... I do not know of another business organisation that commits this level support for your community.

MCEL is proud of its friendly and passionate staff. Our employees, led by Senior Manager, Paul Thompson and Templestowe Village Branch Manager, Chris Cahir invest their time and energy to ensure the success of our business, its customers,

Continued Page 2

CELEBRATING 10 YEARS OF SUPPORTING THE MANNINGHAM COMMUNITY.

partners and the wider community. Their involvement in community is exemplified by their presence at the many community functions and sporting events throughout the year. Thank you to Bernadette, Catherine, Dianne, Elise, Emily, Kim, Lauren, Lisa, Lyndee, Michelle and Tina.

We love the Community Banking model for what it does and what it can do in the future for our community. We need this to continue to grow because State Government and Federal Government funding support is becoming more and more difficult to secure, so this is a way a community can help itself.

Thank you to our shareholders, customers and the local community for supporting your **Community Bank®** branches over the past year, there is no doubt your continued support will contribute to the success of the business and enabled us to provide significant funds to local community programs and projects.

May I express my thanks to you all for your support and efforts over the past 10 years continuing to develop this outstanding banking model to Manningham community.

“

*Imagine what is possible if more people support our **Community Bank®** model?*

A CHRONOLOGICAL JOURNEY OF MANNINGHAM COMMUNITY ENTERPRISES LIMITED

2013
Nearly \$2M back to the local community in sponsorships and grants

2003

The Company's first year to June 2003

The Company's Directors were greatly encouraged in their efforts by the amazing community support that was evident from the beginning and never wavered. That support manifested itself when the Company Prospectus was launched and the share issue was fully subscribed in just 11 business days. Bendigo Bank and Bendigo Stock Exchange showed great confidence in the project inviting the Company to be the first new site to have its shares listed on the BSX. The Doncaster East Community Bank® Branch opened on March 18 2003.

2004

First full year of trading, strong business growth.

Business growth was both very strong and consistent. In the six months to December 2003, the branch recorded the strongest growth of all Melbourne's 32 Community Bank® branches and was in the top 10 in Australia in terms of business growth. The Company's operating loss for the year was \$138,372 against a forecast of \$176,401 – a favorable variation of \$38,209 or 22%. The Company achieved its first monthly operating surplus in June 2004 after 15 months of operation.

2005

Growth continues, number two in Australia

Despite what was arguably the most competitive environment the financial services industry had ever experienced, our Branch grew its business by an amazing \$29M – exceeding a challenging budget by 38%. This truly outstanding result enabled us to claim the title of the highest growth Branch in the Victorian Community Bank® network and we were placed second out of 154 Community Bank® Branches Australia wide. We achieved our first annual profit of \$2,618 before tax with 3,299 accounts opened and a total business of \$65.4M.

Community Enterprise Foundation™

Assisting ordinary people achieving extraordinary things

The Board announced a very exciting outcome just before the close of the 2008 financial year when we made a \$100,000 promotional contribution to the Community Enterprise Foundation™. This was our first contribution to the CEF.

On the branches birthday March 18 2009 we were very proud when we presented \$90,494 in community grants to 12 organisations through the Community Enterprise Foundation™. In our second round of community grants in 2010, we presented \$88,800 to 10 local organisations.

Oh what a night, in mid June 2011, Manningham Community Enterprises Limited Chairman Geoff Roberts presented \$112,901.68 in community grants to 16 local community groups and not-for-profit organisations at our Community Enterprise Foundation™

grants presentation night at Casavini in Jackson Court.

Community, sporting and cultural groups in Manningham became beneficiaries of \$143,245.60 from the 2012 Community Enterprise Foundation™ grants program at a function at Casavini, Jackson Court shopping complex in June. Announcing and presenting the grants Geoff Roberts said, “The Community Grants Program seeks to assist ordinary people achieving extraordinary things in their local community. This funding will benefit at least 2,500 people in Manningham in the coming year.”

Geoff said, “Each of the Community Enterprise Foundation™ grants was presented by a member of the staff of the Doncaster East and Templestowe



Village **Community Bank®** branches.”

It's not just about the money!!

The real gauge of our effectiveness to grow the future capacity of our community is not only the amount of money distributed nor the number and social spread of recipients but the impact on our local community. Supporting the work of others is an investment in our community. It encourages the development of character, social skills and wellbeing, the acknowledgement of achievement, and the provision of facilities and resources for young and old and social cohesion.

In 2008 the Board of Directors picked up on an article in the local paper for a program that was unable to attract any funding. The program was aimed at

encouraging young adults with physical and intellectual disabilities to take part in a cricket based sporting activity. As a result, all the required funds were provided directly by the Doncaster East **Community Bank®** branch in collaboration with the Community Enterprise Foundation™. The program called ‘No Boundaries’ has provided opportunities for participants with disabilities to play a modified game of cricket. The program engages participants to become physically active in sport through the game of cricket concentrating on hand and eye coordination drills and a modified cricket game that creates a fun and exciting environment for all participants. In addition the program also provided strengthening of our social links in the community. This activity has now grown into five programs

2006

Payment of our maiden dividend

The company's strong growth in business volumes translated into consistent growth in earnings exceeding budget by 11%. Given the Company's strong performance, the Directors announced a dividend payment of 7.5c per share unfranked. The Company's strengthening profitability enabled further expansion of sponsorship to support the local community, this year \$22,027 was paid to 16 local organisations. The full year profit was \$100,874 after tax. We had more than 3,800 accounts and a total business of \$81.92M.

2008

\$100,000,000 in total business

In the first week of July 2007 we achieved a significant milestone, \$100m in total business, at the time only the 10th **Community Bank®** branch from over 200 Community Bank® branches in Australia. In fact we were the second fastest Community Bank® branch to achieve this level of business. Gross income was for the first time in excess of \$1M, an increase of 27% over the previous year. Following the Company's continued strong performance the Directors announced the payment of a dividend of 11c per share fully franked. The Board also announced the very exciting outcome when we made a \$100K promotional contribution to the Community Enterprise™ Foundation. We commenced our Junior Observer Program to encourage youth to play a key role within the future of our community. More than \$65K was made available in sponsorships to 32 local community organisations. Our profit after tax was \$157,997 with a total business of \$123.43M and 5,120 accounts.

2011

\$200M in total business,

Our total business in August 2010 reached the magical figure of \$200M. Directors announced a full year profit [before tax] of \$249,529 – an increase of 56.3 per cent on the previous year. One of the highlights of the year was presenting cheques to the value of \$112,901 to 16 local community groups through the Community Enterprise Foundation™. The total business of the two sites was \$219.8M. 'Banking is our business...the community is our focus'

2007

Regional Branch of the year

The Community Bank® branch was awarded Regional Branch of the Year; the key facts were \$16.379M in total growth (113% of budget) and 457 new customers. Directors announced a payment of dividend of 10.5c per share unfranked. A total of \$39,887 was paid to 27 organisations, 82% on the previous year. Total business was \$99.3M with 4,460 accounts and a full year profit of \$139,669.

2009

Global Financial Crisis – how did we do? We did pretty well!

The Company changed its name to Manningham Community Enterprises Limited and prepared a Prospectus to raise capital to fit out and establish a Community Bank® Branch in Templestowe Village. Despite significant events that severely impacted on the whole world economy, we increased our profit by 10% in sound growth business volume. We were very proud when we presented \$90,494 in community grants to 12 organisations through the Community Enterprise™ Foundation. Given the financial climate we were delighted to announce a payment of a dividend of 11c per share fully franked the same as the previous year. The total business was \$167.9M supported by 5,831 accounts. Our yearend profit after tax was \$173,134.

2010

Templestowe Village Community Bank® branch – a new era begins.

Templestowe Village Community Bank® branch, a blueprint in 2006 becomes a reality in December 2009 when the branch officially opened. The Company's Junior Observer Program continued to grow with one of the highlights being a visit to Bendigo and Adelaide Bank Limited Head Office. In November 2009, following a formal valuation of the company, a bonus share issue of three for two in respect of all share holdings on the Company register as at the close of business on September 30 2009 was approved. In our second round of community grants, we presented \$88,800 to 10 local organisations. Combined business over the two branches stood at \$198.2M supported by 6,632 accounts. The company's profit before tax was \$159,449 (the Prospectus forecast was for a profit of \$29,919, which meant the recorded profit was up a staggering 530%).

2012

Combined business volumes of the two branches were \$234.6M. MCEL contributed \$350K to the Community Enterprise Foundation™ and made a further \$287,924 to community sponsorships. An additional \$143,245 was made to 15 local community groups and not for profit organisations through our Community Enterprise Foundation™ 2012 Grants Program. One of our major marketing partnerships was \$80K to Manningham Community Health Services Limited for four vehicles. The Council Liaison Committee developed a relationship with Manningham City Council and signed a Memorandum of Understanding to provide seeding capital for the redevelopment of two highball centres in Manningham.



The fabulous team members from Doncaster East and Templestowe Village **Community Bank®** branches at the 2012 CEF presentation

across three Manningham locations.

One of our great success stories is an organisation we have partnered called Doncaster All Abilities Basketball. They have 18 teams which vary from young teens to young adults, all whom have a mental or physical disability. The following is part of an email received from their Manager:

"Today at training which is the program you support I saw a young man who refused to touch a basketball four weeks ago shoot at least 10 goals I also saw him play on Friday night and you could not wipe the smile from his parents faces and his. I came away today just feeling so proud of the program (assisted by your funding) and our young leadership team. It was worth every bit of the funding to see that young man shoot those goals and develop his skills. On Friday night a new player arrived a tiny non-verbal autistic girl and her parents could not believe she got to bounce the ball

and get on the court albeit hanging on to Dad's hand. Ray I hope your team do understand what a difference that money has made."

Chairman Geoff Roberts said that whilst we are ecstatic with the significant financial contribution we have made to our community it is not just about the money, it is also about the positive impact we have had on the local community.

Skills to Apply for work – Pines Learning - A very successful Community Enterprise Foundation™ project:

Pines Learning is supported in delivering their Skills to Apply for work program free of charge through the generosity of the Doncaster East and Templestowe Village **Community Bank®** branches Community Enterprise Foundation™ grants program. Designed to assist people who have been

out of the workforce to apply for suitable employment, enrolments come from a variety of backgrounds including students who are currently up-skilling at Pines Learning and referrals from other organisations. Topics included are: identifying skills, resume writing, letter writing, where to look for work and interview and presentation skills. Priority is given to the long term unemployed, priority learners and financially disadvantaged people.

Successful completion of the course is marked with an informal presentation of Participation Certificates to students by representatives of the Doncaster East and Templestowe Village **Community Bank®** branches.

The Pines reception has recorded a log for their Skills to Return Work program. The log reflects the feedback from students who have completed the course since it began in 2011. From the students that were able to be contacted, the feedback is excellent, 13 of the 15 have obtained work.

DAAB finals - the final is under way.



I DONCASTER ALL ABILITIES BASKETBALL

The Doncaster All Abilities Basketball [DAAB] Competition began in 1998 and has grown to 200 plus players and a 30 team competition with participants who play for Victoria and Australia.

The competition was designed to provide young people with an intellectual disability and their families an opportunity to come together and participate in weekly recreational basketball in a supportive, social, inclusive and fun environment.

Doncaster East and Templestowe Village **Community Bank®** branches have sponsored a leadership program that has built the capacity of our young participants to learn valuable skills and assist our club. They have provided striking team singlet's that proudly display the **Community Bank®** logo and are worn with pride by our teams.

MCEL Directors and staff of the Doncaster East and Templestowe Village **Community Bank®** branches come to our presentation nights and DAAB continue to operate because of their valuable support.

We thank and congratulate Doncaster East Community Bank® branch on their 10th Birthday.



Community Partnerships

Pines Learning & Doncaster East and Templestowe Village Community Bank® branches

In 2011 we were fortunate enough to be granted \$8,000 by the Doncaster East and Templestowe Village **Community Bank®** branches Community Enterprise Foundation™ [CEF] grants program to take our VCAL senior students to camp. Our cohorts of students are mainly referred to us from local secondary colleges as students who are close to disengagement or disengaged from their learning or not able to attempt VCE due to learning difficulties. When the students transfer to us they don't have the same extra curriculum activities that secondary colleges have so they are at a disadvantage. When I came across the application process for CEF grants, I thought it would be a wonderful opportunity to give our senior students an end of the year they would remember. Not only had they achieved academically to complete their secondary senior certificate and also completed some vocational training, they were also going to end the year with a much deserved camp.

My colleague Jenny Carson was also very excited to be granted \$3,600 for a wonderful

program called 'Skills to apply for work' and when we received the invitation to attend the presentation ceremony we jumped at the chance to attend. This proved to be an auspicious opportunity as during the night I was able to learn about other 'not-for-profit' organisations also being granted financial support for different ventures.

I came away impressed with the evening and felt that I could somehow create partnerships with some of the other organisations present; I was especially impressed with Kevin Heinze Garden Centre and the service they provided the community.

Our students have completed different community volunteer work as part of their Personal Development Skills so it was exciting for me to begin discussions with Amanda from Kevin Heinze Garden Centre as to what our students could do to help their centre.

Two years on and I am so blessed to be able to give our students the opportunity to participate in such a worthy environment, they too feel of service and part of the

community. I have found that our students really engage with giving of themselves to their community, something that they have not had much experience in. Each year the students work hard in the gardens under the supervision of their tutor and have been able to feel a sense of achievement and satisfaction in putting in a good morning's work for a good cause.

When reflecting on this aspect of our program I realised that if it hadn't been for the wonderful generosity of Doncaster East and Templestowe Village **Community Bank®** branches grants program and their ability to bring community services together, this may not have manifested. I realise that it was from this evening that I was able to create and connect with our community for the benefit of our students.

Happy 10th Birthday Doncaster East, you are wonderful.

Alexandra Acosta
VCAL Manager
Pines Learning
www.pineslearning.com.au



Doncare

The Community Bank® ethos is a leading example of responsibly caring for the Manningham community."

Doncare has provided support to families, the aged, youth and the most vulnerable and disadvantaged in the City of Manningham and surrounds for 42 years, we effectively combine professional staff and a team of approximately 500 trained volunteers to provide a broad range of services from "cradle to grave", assisting families with young babies through to the elderly.

As the leading provider of community services in Manningham, our staff have hands on knowledge about the needs of the vulnerable, disadvantaged and marginalized residents, and we continually advocate on their behalf to ensure they are supported in the same equitable way as all other members of this community.

Our approach to working with the community operates on three levels:

- Providing assistance
- Prevention through support and education, and
- Enlisting community involvement.

Winter Warmth – a wonderful Community Enterprise Foundation™

program. The seniors of Manningham who are assisted with utility costs throughout the winter months with a CEF grant from the Doncaster East and Templestowe Village **Community Bank®** branches are extremely grateful for this generous thoughtful assistance, Doncare staff administer the fund by assessing the individual needs and processing payments to the utility provider. Some 60 seniors have received help in this financial year, one 79 year old client stated "I am so grateful to be able to use some heating and not stay in bed all day trying to keep warm, I don't know what I would have done without this help and I was so frightened that my electricity would be disconnected if I couldn't pay the bill"

This is yet another clear example of the Doncaster East and Templestowe Village **Community Bank®** branches supporting the most vulnerable in our community.

We are eternally grateful and indebted to the Doncaster East and Templestowe Village **Community Bank®** branches for your generous financial support without which we would not have afforded the costs of relocation, in partnership together with your financial support we make a significant difference in the daily lives of others. The funding that the **Community Bank®** has afforded and Doncare has administered has provided for children and young people to attend the educational and recreational activities enjoyed by their peers which they may have

missed otherwise, as well as providing for families, individuals and the elderly who struggle each day.

Caring for the vulnerable and disadvantaged is a community responsibility, services such as Doncare require support and partnerships to carry out this important work and we are very grateful to have such a powerful, community driven partnership with an organisation like the Doncaster East and Templestowe Village **Community Bank®** branches whose motto is "Banking is our business, the community is our focus" The **Community Bank®** ethos is a leading example of responsibly caring for the Manningham community.

We acknowledge and value the support the Doncaster East and Templestowe Village **Community Bank®** branches provides to Doncare and it gives me great pleasure on behalf of the Board, staff, volunteers and clients to wish the wonderful people who work at the Doncaster East and Templestowe Village **Community Bank®** branches a very happy 10th Birthday and to say a big thank you for the 10 years of giving to the Manningham community.



Phone: 9856 1500
Website: www.doncare.org.au
Address: Suite 4, Level 1, MC2, 687 Doncaster Road, Doncaster Vic 3108



Manningham Community Health Service Ltd

MCHSL is enormously proud of the strong partnership we have with the Doncaster East and Templestowe Village Community Bank® branches.



Bendigo Bank and MCHSL staff proudly displaying the new support vehicles... COMMUNITY is certainly their focus.

Manningham Community Health Service Ltd (MCHSL) is an independent community health service, registered under the Health Services Act 2001 and a company limited by guarantee. Predominantly funded by the State Government through the Department of Health, MCHSL provides a comprehensive range of health, education and social support services and operates in a dynamic environment responding to client and community needs and government policy. MCHSL values collaboration and actively works to build and maintain effective partnerships in order to provide the best possible services and programs to those most in need within our community.

Allied Health for Adults and Children

- Diabetes Education (adults)
- Dietetics
- General Counselling
- Mental Health
- Occupational Therapy
- Podiatry
- Physiotherapy
- Psychology (children)
- Speech Therapy (children)

Early Childhood Intervention Service

Our Stride Forward Early Intervention Service is for children (under six years) with developmental delay. This program is staffed by special education teachers and allied health staff.

Health Promotion

Our team works in partnership with community organisations to maintain and improve the health and wellbeing of the Manningham population.

Better Health Program & Groups

The Manningham Better Health Program aims to promote a positive, active and healthy outlook. We work in teams to promote health and wellbeing, to help our clients to achieve their health goals. We offer: Diabetes 123, Chinese Diabetes 123, Falls Prevention, Respiratory health, Tai Chi, Walking groups, Speech and

language, Mindfulness, Staying Active, Fitness and Friendship, Hydrotherapy, Pilates, Strength Training, Health Coaching, Artlinks, Men's Shed and Music Group.

Volunteering

MCHSL employs a Volunteer Coordinator to support our volunteer programs, including our Volunteer Transport Program and Connecting Manningham Program. Volunteering benefits our community and offers opportunities for people to become involved, meet other people, make a positive contribution and enhance their skills and self-esteem.

Community Training

We offer training to the Manningham Community, in particular, Mental Health First Aid (MHFA) and Applied Suicide Intervention Skills Training (ASIST).

Services Offered in Partnership

- Drug and alcohol Counselling
- Sexual Assault Counselling
- Gambler's Help
- Mental Health Nursing
- Audiology

Manningham Community Health Service Ltd is keen to hear from anyone wishing to access our services or interested in becoming a volunteer!

MCHSL is enormously proud of the strong partnership we have with the Doncaster East and Templestowe Village **Community Bank®** branches. We respect and admire the outstanding work that they do in supporting the community and we are proud to call them our Banking Partner.

From everyone at Manningham Community Health Services Ltd, we wish them a VERY HAPPY 10th BIRTHDAY!

Phone: 8841 3000
Address: Unit 1 / 1020 Doncaster Rd,
Doncaster East
www.mannchs.org.au
mchs@mannchs.org.au

On the Road with Manningham Community Health Service

In September 2012, MCHSL took ownership of four brand new vehicles thanks to a new partnership between MCHSL and Doncaster East and Templestowe Village **Community Bank®** branches.

The new vehicles will be used by health service staff when visiting clients for a range of services, such as home assessments by Occupational Therapists. When they aren't being used for home visits, the vehicles will be used by a team of volunteers as part of our Volunteer Transport program who each year, provide many thousands of hours of volunteer transport for the Manningham community.

With the eye-catching signage, the vehicles will be visible on the roads right throughout the Manningham area.

MCHSL CEO Ms Jenny Jackson said "As a small not-for-profit community health service, we would never have been able to fund such a large purchase ourselves and we really value the excellent partnership we have with our local Bendigo Bank **Community Bank®**. The new vehicles will greatly assist us to conduct our essential and highly valued work in the community."

Chairman MCEL Geoff Roberts said that he was enormously proud of the partnership between the two organisations and commended Manningham Community Health Service for its wonderful work with the community over so many years.



DONCASTER BASEBALL CLUB 'THE DRAGONS'



Approaching 40 years in the community Doncaster Baseball Club has provided an avenue for all ages to compete in the Baseball Victoria competition. Situated at the scenic Deep Creek Reserve on Warrandyte Rd, the Dragons are the 5th biggest club nationally with six senior men's, three senior women's and juniors from U/18 to Aussie Ball (T-Ball) and have recently started an all abilities program.

Recently Doncaster East and Templestowe **Community Bank®** branches donated a Defibrillator to the club that will help ensure that those who play, watch and volunteer will feel safer in the knowledge that a potentially life saving machine is present. We only hope that the machine collects a lot of dust! Their involvement has also seen us make improvements to the facility that make it more pleasurable to watch and enjoy the game including new seating and windows.

Entering our 5th year with Doncaster East and Templestowe **Community Bank®** branches we would sincerely like to wish the Doncaster East branch a very happy 10th birthday!

DONCASTER FOOTBALL CLUB - 'THE SHARKS'



The Doncaster Football Club has a long and proud history in Manningham and has continually looked to support local business and the wider community.

Our relationship with the Doncaster East **Community Bank®** branch dates back to their establishment nearly ten years ago and their logo features prominently on our club jumper.

Thanks to the support received from the Doncaster East **Community Bank®** branch we have been able to upgrade our oval lighting and are in the process of finalising plans for the construction of a spectator shelter at Schramms Reserve. Neither of these projects would have possible without the support received from the **Community Bank®** Bendigo Bank.

The Doncaster Football Club would like to congratulate the Doncaster East **Community Bank®** branch on its 10th anniversary and thank them for their ongoing support not only for us but also for a large number of other local community based organisations.



I DONCASTER HOCKEY CLUB



Established in 1974, Doncaster Hockey Club is one of one of the largest and leading hockey clubs in Victoria. With over 460 players from ages four to 74 years, it prides itself on providing a culture of participation and inclusion for all ages, genders and abilities.

The Doncaster East and Templestowe Village **Community Bank®** branches have supported us greatly with their contributions which have assisted us with running a successful junior development program, club six-a-side day, a ladies day and fundraiser event.

Bendigo Bank's ongoing encouragement and supportive relations has enabled us to gain an enthusiastic approach to build on proposed community based programs in 2013.

Congratulations to Doncaster East **Community Bank®** branch on establishing a positive community funding model. We wish then a very Happy 10th Birthday.

I DONVALE BOWLS CLUB
– “a vibrant, growing and successful club”



Graham Howard

Our home is in the Mullum Mullum Reserve at the Corner of Springvale and Reynolds Roads Donvale.

We have 180 members and still growing, consisting of both “social and pennant bowlers” who enjoy their bowls and their club all year round, as we have both an artificial and grass green.

We have rejuvenated our facilities over recent years and are now focused on enabling bowlers to reach their full potential, this is achieved through our coaching and skill development programs for all members and this program is also strongly supported by the Doncaster East and Templestowe Village **Community Bank®** branches.

Our support from Doncaster East and Templestowe Village **Community Bank®** branches over recent years has grown into a strong “relationship”, their support of our Club has been fabulous and our members who now bank with them comment on the excellent service received and on the friendly and helpful staff.

We thank the Bendigo Bank for their support of both our Club AND the Manningham Community – they are truly the **Community Bank®**.

Congratulations and Happy 10th Birthday to the wonderful friendly staff, Board and all involved - well done.

A History in Advertisements.



Defib Your Club for Life

The Doncaster East and Templestowe Village **Community Bank®** branches are making a real difference to our community thanks to our customers.

Through the Community Enterprise Foundation grants program and the Defib Your Club for Life program, our two **Community Bank®** branches have notably invested in a project that has seen 18 automated Defibrillator units placed across the Manningham community including the new MC Civic Precinct, Jackson Court, Templestowe Village and

Tunstall Square shopping centres and sporting clubs.

Defib Your Club for Life was formed in memory of 19-year-old Stephen Buckman, a young Rupertswood footballer who collapsed and died during training in May 2010. Sadly, his death was not the only one for the year, with a number of other young lives lost to cardiac arrest. Defib Your Club for Life was established by MICA paramedic Andrew White who, while off duty tried to save the life of Stephen, found that without



Defibrillator presentation to Rob Henry, Doncaster Hockey Club and Graham Howard, Donvale Bowls Club with Lisa and Catherine from Doncaster East **Community Bank®** branch.

timely access to a defibrillator he was unable to revive him. The appeal now raises funds to help clubs have access to automatic defibrillators to potentially save lives.

The Defib project is one of many major projects to be made

possible by the customers of the Doncaster East and Templestowe Village **Community Bank®** branches.

As one of our customers said recently, “My banking really benefits my community.”

Engaging and assisting local youth

Manningham Community Enterprises Limited introduced a Junior Observer program in 2009 in conjunction with local secondary colleges.

The program commenced with six students and is now in its fifth year of operation.

Junior Observers are given the opportunity to observe the MCEL activities at board room level and also to visit the branches and gain an understanding of day to day banking.

Experience is gained from exposure to the running of a publicly listed company and to the operation of the Board of Directors as well as the roles of the various company officers, such as the Chairman and Company Secretary.

Junior Observers attend the AGM and various sub-committee meetings and write an article for the company newsletter. A highlight each year is a trip to visit the Bendigo Bank head office in Bendigo where students are taken on a conducted tour of the modern premises and are able to hear presentations by senior bank staff.

Junior Observers benefit greatly by being part of the program and a number have commented on the value of the program in relation to choosing their tertiary studies and eventual career path.

“I attended my first Board meeting in February. This was when the program really got interesting as it gave me a unique insight into the working of a business as successful



Inaugural Junior Observers – ‘Class of 2009’

as MCEL. My impressions of the bank have exceeded every expectation I had and this is due to the sheer enormity of the banks involvement with the community” – Mark Hagg, Templestowe College.

“Enriching the life of a student is enriching a community. This is exactly what MCEL does on a daily basis. Because of the Junior Observer program I am certain that I will pursue further studies in the field of

Commerce and give back to our deserving community in the future” – Victoria Paouros, East Doncaster Secondary College.

In January 2013, the MCEL board approved a submission from The Youth Engagement, Culture & Diversity Committee to establish a Youth Foundation Manningham, another step forward in our strategic plan to engage and assist local youth.

Menzies Community Australia Day Award 2013 TO MCEL Chairman Geoff Roberts



The Hon. Kevin Andrews MP presents Menzies Community Australia Day Award to MCEL Chairman, Geoff Roberts.

Manningham Community Enterprises Limited Chairman Geoff Roberts was the recipient of a 2013 Menzies Community Australia Day Award in a gala ceremony at the Manningham Council function centre on Australia Day.

The award was presented by The Hon Kevin Andrews MP, Shadow Minister for Families, Housing and Human Services, Federal Member for Menzies.

Kevin Andrews presented 20 awards at the ceremony and said they had "... individually distinguished themselves by their active community service."

The citation for Geoff read, "Geoff is currently Chairman of Manningham Community Enterprises Limited, the franchisee company for Doncaster East and Templestowe Village **Community Bank®** branches Bendigo Bank.

Geoff has been a member of the Board for over four years and has been the Chairman for the last two years. In the last two years, the company has made significant financial contributions to the development and growth of the Manningham community.

Apart from supporting some 50 sporting organisations, the company under Geoff's leadership has given valuable support to organisations such as Doncare and Manningham Community Health Services, the latter were the recipients of four motor vehicles to assist them with transport for those who required assistance. Geoff is also a dedicated and committed Manningham Rotarian."

Geoff joins, inaugural Chairman Jim Christie, Ray Barrington, Erica Mounter and Ray Lord as recipients of the Menzies Community Australia Day Award.

Social Responsibility

Making Social Responsibility Everyone's Business

Through the outstanding Community Enterprise Foundation™ program, the Doncaster East and Templestowe Village **Community Bank®** branches were extremely privileged to be able to provide a grant to the Beverley Hills Junior Football Club to present two interesting, thought-provoking and inspirational workshops on social responsibility in 2012.

The Social Responsibility Workshops were aimed at youths and young adolescence adults aged from 14 to 18 years old addressing and teaching how to deal with significant issues within our community today being drugs, alcohol, drink

driving, handling peer pressure, depression, binge drinking, making the right choices, cyber bullying and violence, respect and responsibility.

Whilst directed at the younger age group, they were also extremely beneficial for the parents and grand-parents in attendance.

The primary objectives were to provide a community support based program that address the issues our kids and the younger generation face in our community today. To help identify and encourage those within our community that maybe suffering the effects of drugs, alcohol, depression, bullying or violence the opportunity to seek assistance.

MCEL congratulates the BHJFC for creating the initiative for evenings like this to highlight the 'social responsibilities' we have in the community to make our community a better and safer place to live. We are delighted to think that our Community Enterprise Foundation™ grant to the BHJFC is so significant and moving.

Chairman Geoff Roberts said, "We certainly believe that this program should be 'rolled out' to a wider audience ['both young and old'] and that the **Community Bank®** model is a wonderful opportunity to showcase the important role of social responsibility in today's lifestyle."



Champion Hawthorn premiership player, Gary Ayres with MCEL Youth Engagement Director, Heather Herbert.

Eastern Court Restaurant

Our spacious open dining room is ideal for all functions, weddings, corporate functions and birthday parties with the finest banquets, facilities, flexibility and expertise to satisfy all your needs.

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Value in our Company shares



MCEL Shareholders Breakfast, March 2012. Guest presenter was David Robertson, Head of Financial Markets, Bendigo and Adelaide Bank Ltd.

In these days of severe market volatility we are regularly witnessing wild swings on stock markets across the world. Many of us have been impacted by these events and remain concerned about our current and future financial security.

Against this background we have a wonderful story to tell.

Consider these facts:

- After just three full years of trading and following the Company's strong performance in 2005/2006, the Directors announced its maiden dividend payment of 7.5c per share unfranked.
- Directors announced a payment of dividend of 10.5c per share unfranked the following year.
- The Company's continued its strong performance in 2007/08 and Directors announced the payment of a dividend of 11c per share fully franked.
- In the year of the Global Financial Crisis – 2008/2009 – we announced 11 cents per share fully franked. Many companies reduced their dividends that year and in some cases did not pay a dividend at all.
- In 2010 we paid a dividend of five cents per share fully franked. Given that this followed a three for two bonus issue to the Company's original shareholders this represented the equivalent of a 12.5 cents per share return on their original investment.



MCEL Shareholder, John Stennett with Kim and Lauren from Templestowe Village **Community Bank®** branch.

- A shareholder who invested say \$5,000 in the original capital raising in December 2002 have since received;
 - dividends totaling \$4,625 and;
 - their original \$5,000 investment is now worth around \$12,500 [assuming they have not sold any shares and based on current market value on the NSXA].

Clearly, this has been a solid investment performance in any circumstance, let alone during the period of unprecedented market turbulence experience in recent years.

BENDIGO & ADELAIDE BANK WINS FRANCHISOR AWARD

The Bank was named the most socially responsible franchisor in Australia at the 2012 Excellence in Franchising Awards.

Awarded by the Franchise Council of Australia in Canberra on Tuesday, the awards celebrate the achievements of a sector that employs 700,000 people in more than 70,000 Australian work places.

The award was recognition of the Bank's **Community Bank®** partners who operate more than 295 branches across Australia.

Executive, Customer and Community Russell Jenkins said our model provides communities with more than just quality banking services; it delivers employment opportunities for local people, retains local capital and an investment option for shareholders and provides a source of revenue for important community projects determined by the local community.

Russell said, "**Community Bank®** branches across Australia have supported a range of initiatives that have improved community outcomes from providing more than 500 automated defibrillators at community venues to establishing local sporting medical and aged care facilities.

"Congratulations to all the staff, directors, customers and communities which support **Community Bank®** branches who are our co-winners of this award."



17a Anderson Street, Templestowe
9846 5375

WNBL Pancake Parlour Bulleen Boomers



Michele Timms

The Bulleen Boomers are part of the Australian Women's National Basketball League which has nine teams from all over Australia competing through the summer season to be crowned the best women's basketball team in Australia.

We are extremely honoured to be associated with the Bendigo Bank Doncaster East and Templestowe Village **Community Bank®** branches and their friendly staff. It is with great pride we wear the Bendigo Bank logo on our uniform. It signifies so many wonderful qualities. Bendigo Bank truly cares for the community. We are a small club in the scheme of things but are able to provide first class programming due to the wonderful support of the **Community Bank®**.

Through our Bendigo Bank **Community Bank®** sponsorship we are not only able to provide a vehicle for girls to reach their dreams to play basketball at the highest level in Australia but are also able to provide role models for thousands of young girls and boys in the Manningham community and throughout Australia.

Thank you Doncaster East and Templestowe Village **Community Bank®** branches for your wonderful support and BIG congratulations on your 10th year Birthday celebrations.

Michele went on to say, "Ten years that has flown by.... It blows me away how much you put into the community. Everywhere I look, every event has that familiar logo on it no matter how big or small the event is...Bendigo Bank Doncaster East and Templestowe Village...The community know they can count on you to help them do good things....It's an honour being associated with such a wonderful brand."

Templestowe Cricket Club



Like the Bendigo Bank, Templestowe Cricket Club has deep roots within the local community and prides itself on nurturing 'home grown' talent.

Our 2011/12 Wilson Shield Premiership team boasted 11 out of the 12 players having come up through our junior ranks.

The Doncaster East and Templestowe Village **Community Bank®** branches have been an integral part of our development over many years and we thank them greatly for their valuable sponsorships that have allowed us to bring more programs and professionalism to our club. New net surfaces, winter covers for the ovals, new scoreboard and new 'super sopper' are just some of the things the sponsorships have contributed to.

We appreciate their continued support and wish them a Happy 10th Birthday and look forward to sharing many more milestones in the future.