



## Oh what a night, \$112,901.68 in community grants

In mid June, 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.

The grants program through the Community Enterprise Foundation™ is about making a real difference on people's everyday lives. In the three years of making grants we have contributed \$292,195 to the local community. These grants are made in addition to our regular sponsorships and partnerships we have developed with local activity and social groups.

Winter Warmth - Support to the elderly to pay utilities bills	\$15,000
Kevin Heinze Garden Centre - Community Garden & Art Workspace	\$4,550
LinC Manningham Inc - Assisting Families in Crisis & Emergency Situations	\$7,000
Doncaster Templestowe Historical Society - Enhance presentation of local history-	\$2,910
Doncare Inc. - Doncare Information Technology Upgrade	\$9,345
Manningham Community Health Services - Take home health kits	\$5,174.08
Yarraleen Pre-School Association - Here's looking at you and me!	\$3,558
Doncaster East Football Club - Heart safety program, Defibrillator	\$3,622.30
Life Education Victoria - Developing and empowering our people	\$11,500
Faithland Inc - Amplify	\$5,000
Pines Learning - Our youth value - think, grow, evolve, relax	\$8,088
East Doncaster Cricket Club - No Boundaries cricket program, Onemda, Bulleen	\$16,000
The Cancer Council Victoria - Manningham Relay for Life 2011	\$2,500
Doncaster All Abilities Basketball - Competition administration costs and fees	\$15,000
Pines Learning - Skills to Apply for Work	\$3,654.30



▲ Above left: Ashdon Capp, BABL Regional Manager with Max Chapman, DAAB at the CEF presentation night. Above right: Robyn Reeves, Doncare and Gail Dick, Doncaster All Abilities Basketball.

## The big 'V' comes to Doncaster East

Whilst Bendigo's promotion is that it starts with 'U', Doncaster East **Community Bank**® Branch hosted a big 'V' representative recently.

A resident Manningham girl Bridget Mimmo visited the branch to receive a special gift from the Doncaster East branch before representing Victoria in the Under 16 National Basketball Championships.

Even better news was that the Victorian team won the title, well done to Bridget and all members of the Victorian team.



▲ Bridget wearing her uniform proudly with Doncaster East Customer Service Officers, Elise Chan and Tina O'Shea.

## Banking is our business... the community is our focus

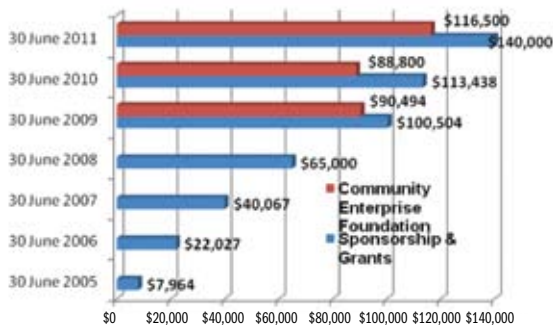


Well, where did the year go?

Much has happened over the past year, we have seen continued growth of our two **Community Bank**® branches - Doncaster East and Templestowe Village. So much so, that we have been able to contribute more than \$270,000 back into the local community over this period by way of sponsorships and our contributions to the Community Enterprise Foundation™ (CEF)

which provides funds for many Manningham community support organisations.

As reported in the autumn edition of 'Cranking up Banking' we have put more than \$1 million into our local community with sponsorships, grants and dividends to our shareholders. I thought it might be interesting to see how the contribution in sponsorships and grants has grown over the years.



Is it no wonder we have a saying at our **Community Bank**® branches - 'Good for Business, Good for Community'. It is interesting to note, the more we put back into community, the more successful the business becomes. This is only possible through the level of support of our customers and community partners.

The support we have seen for the Templestowe Village **Community Bank**® Branch over the past two months has been encouraging and we are beginning to position this branch such, that it also, will begin to positively add to the funds available to put back into the community.

### \$5,282 for flood devastated Charlton



▲ MCEL Director Trevor Waring [2nd from left] presents a 'big' cheque to members of the Charlton Chamber of Commerce and Industry for their radio station.

In January this year a large area of rural Victoria was under water. The floods inundated many towns and farming. One of the worst hit was the country town of Charlton. To assist with their recovery we have recently donated \$5,282 to the Charlton Chamber of Commerce & Industry in support of their re-establishing a new 88.0MHz Visitor Radio Station which will, not only provide daily programs for the local community, but also be available to provide timely and effective communications in the case of future emergencies.

When looking at the broader picture, Bendigo Bank continues to have significant progress. In January, a Roy Morgan survey into customer satisfaction saw Bendigo Bank achieve an industry leading score among Australian retail banks. This was the first time Bendigo Bank has led the overall results since August 2009.

This was followed in May, when Fitch Ratings upgraded Bendigo and Adelaide Bank's Long-Term Issuer Default Rating (IDR) to A- from BBB+. This announcement saw Bendigo Bank become the first Australian bank, and one of the very few banks globally, to receive an upgrade since the Global Financial Crisis. Standard and Poor's revised credit rating soon followed seeing Bendigo and Adelaide Bank shift from BBB+ stable, to BBB+ positive.

The strength of the **Community Bank**® model based on our commitment to our customers and the communities that we operate in is being recognised by all three ratings agencies.

The **Community Bank**® model is unique and successful, it's one of our major points of difference and it enables us to connect with our Manningham community, our shareholders and our many customers to help make a positive difference in the lives of countless people.

**Geoff Roberts**  
Chairman

## Value in our Company shares

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.

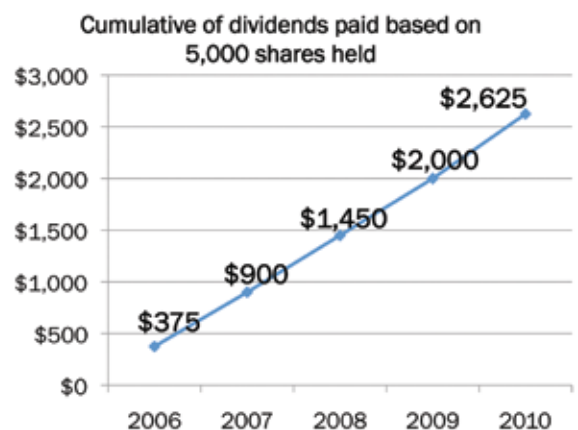
Against this background we have a wonderful story to tell.

Consider these facts:

- In the year of the Global Financial Crisis – 2008 – we increased our annual dividend to a record 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.
- A shareholder who invested say \$5,000 in the original capital raising in December 2002 have since received:
  - Dividends totalling \$2,625 – refer cumulative graph below
  - 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 BSX).

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

The Directors remain confident that the Company will trade profitably into the future enabling continued community investment with appropriate returns to shareholders.



## Paul's Piece

### Bendigo Bank sweeps awards, Australian and abroad



We are delighted to say that two awards presented on different continents represented an endorsement of Bendigo Bank's **Community Bank®** philosophy.

Bendigo Bank was awarded Australian Reader's Digest's Most Trusted Bank at a Sydney ceremony, while in Singapore the Company was presented with Asian Banking & Finance's Best Corporate Social Responsibility Program.

I think both awards recognise our determination to share value with all stakeholders who contribute to our business.

That includes the investor who provides the funds, the borrower, the bank's shareholders who bear the risk of the borrower not paying, and society itself.

We believe that successful customers and successful communities create a successful bank - in that order.

There are now 276 **Community Bank®** branches that have returned more than \$56 million in community grants - \$40 million in just the past four years. We are excited to think that the Doncaster East and Templestowe Village **Community Bank®** branches have contributed in excess of \$1 million back into the local community.

Managing Director of Bendigo and Adelaide Bank, Mike Hirst said when combined with the excellent service our staff provide, our willingness to contribute to the community provides us with a high level of respect and trust - as reflected by the Reader's Digest Award.

"In large part that's about trusting a bank with your money. But it's also trusting your bank to do the right thing by the community - and people around the world are demanding this of all companies more and more", Mr. Hirst said.

**Paul Thompson**  
Senior Manager



## The CRO's nest - Fiona Farquharson



Before making the leap in to banking, Fiona spent ten years in the hospitality industry, working her way around Melbourne and the world. The industry took her to exciting places such as London, Scotland, Europe and even Tahiti. She certainly did the hard yards working in restaurants, bars, hotels and cruise ships until one day a customer gave her the opportunity to move in to banking, and so she spent the first three years of her banking career as a Personal Banker.

Fiona is a born and raised Doncaster girl and when the opportunity came to join the Bendigo Bank, she jumped at it! Fiona said, "To live and work locally in a community focussed environment is fabulous."

"As a Customer Relationship Officer [CRO] I have the opportunity to spend one on one time with our customers, and through a personal, professional service tailored to each individual, it is a pleasure to help our customers achieve their financial goals."

## A new partner

Just recently, we established a partnership with the Doncaster Hockey Club. The club was established in 1974 and is currently recognised as one of the premier clubs in Australian hockey.

The men's and women's section have won a total of five State League One premierships and the club has produced eight Australian players and three Olympians.

The club is based in Mullum Mullum Reserve, Donvale and they wear the colours of green and gold.

▶ Justin Ellis: AHL player and Australian Youth Squad.



## Ben's Banter

### To build a better community....



You may have heard of a basketball team in the local Manningham region called the Bulleen Boomers. You may have kids or family members who play at their Sheahan's Road home.

The Bulleen-Templestowe Basketball Club is a well known entity in this region. This is a club that has sported champions over its many years of operation. If you know this club, then you also will know the Bendigo Bank.

We have been sponsors of the club for many years and most recently Templestowe Village **Community Bank®** Branch entered into a corporate sponsorship of the Global Metals Bulleen Boomers WNBL team.

Walk past our branch and you will see how proud we are to have been involved in the club and team's first WNBL championship. This is a club that whole heartedly supports partnerships and really cares about its sponsors and relationships. We should all be very proud of their achievements.

Another of our highly regarded partnerships is Templestowe Bowling Club. This is a club that has been re-establishing itself over the past few years and have been an amazing supporter of our branch and your local community. Monthly spit roast dinners are my favourite events and chatting with the members about their amazing travel adventures is something I can never tire of. If you are considering taking up bowling, don't put it off, drop into the club and they will be more than willing to get you started. Believe me; I had no idea about the complexities of rolling a ball down some grass!

These are just two of the many successful relationships we have developed with local community organisations.

These are the reasons why we need to develop and nurture our partnerships because as our business grows, so will our community support. Our community focus is certainly to build a better community.

**Ben Leigh**  
Branch Manager, Templestowe Village

## End of an era.....

It was the 'end of an era' on Saturday 30 July when 'Barringtons of Doncaster' closed their doors for the final time. Chris and Ray have retired to spend more time with their family and explore more of Australia and overseas.



The term retirement has a little bit of irony about it in that it is actually 65 years since Jean & Bob Barrington [Ray's Mum and Dad] first started the family business in The Village, North Balwyn in 1946. They opened 'Barringtons of Doncaster' in 1966.

Ray was instrumental in the establishment of the Doncaster East **Community Bank®** Branch in Jackson Court. A founding Director, Ray remains a Director of Manningham Community Enterprises Limited.

On one hand, it may have been the end of an era, but Ray Barrington has left a lasting legacy with the growth and development of the **Community Bank®** branch in Jackson Court.

Congratulations to Chris and Ray and best wishes for a well deserved retirement.

## Our local traders

### Jackson Court - Gekko Hair

'Gekko Hair' was started by born and bred Manningham girl Catherine Lee just over seven years ago. She began her career at a small salon in East Doncaster.

When her

children came along, she was to stay at home cutting and colouring every day and completing night training sessions at a local supplier to further her skills.

Then after 10 years she leased a salon in Templestowe. After two years she began the hunt



for a new location. Thus 'Gekko Hair' was formed. She started with one staff member and gradually built up to two full-time seniors, one 3rd year apprentice, a part time senior and a part time junior salon assistant.

The style at 'Gekko Hair' is glamorous yet funky with colour a huge part of their service.

Formal hair also plays a big part in Gekko's work days as they service many of the local school girls heading out to their formals or debutante balls.

Catherine said that at this stage her future is remaining hands-on in the salon with the added responsibility of training hairdressers in the world of colour. "It has, and will always be my passion to be a leader in hairdressing passing on my 29 years' experience. With the salon playing host to training nights, I can only see a bright future at Gekko Hair", Catherine said.

And how did they get the name 'Gekko', well as mentioned in the copy, Catherine loves colour. During the painting stage of the salon, the final colour was a green from the Dulux range called 'Gekko' and therein lies the answer.

Whether you are after length or just fullness 'Gekko Hair' invites you in for a free consultation where they can inform you of the process and cost for your new look.

### Templestowe Village - The Girls on Anderson

Whilst Richard Clapton had a hit with 'Girls on the Avenue' in the 70's, Manningham has a hit with 'The Girls on Anderson' now.

After working together in Manningham for over 18 years, Kerrie & Kim, both well known designer fashion and personal image consultants have launched a boutique shop they can call their very own.

Based in the heart of Templestowe in the close proximity to where the girls chose to raise their families, they are thrilled to have their own fashion shop called 'The Girls on Anderson'.

The shop is not only home to a sensational and colourful presentation of local and international designer fashion clothing labels but also dazzling accessories and stunning soft furnishings. They also have a wonderful range of decorative and practical home ware's as well as some superb giftware.

Kerrie & Kim are confident in their knowledge of the industry that they are able to cater for and to meet all their customer's needs.

Kerrie & Kim extend an invite to all in the area and beyond to call in for a browse, coffee and chat.

'The Girls on Anderson' are also delighted to have developed a business partnership with 'the girls and Ben in James Street' in the Templestowe Village **Community Bank**® Branch.

The 'girls' are open seven days a week, Monday - Friday 10.00-5.30, Saturday 10.00-5.00, Sunday 10.00-3.00 or by appointment.

The Girls on Anderson, 29a Anderson Street, Templestowe 9846 2297



### Doncaster East **Community Bank**® Branch

900 Doncaster Road, Doncaster East VIC 3109

Phone: 9840 2028

Opening hours: Monday to Friday 9.00am - 5.00pm  
and Saturday mornings 9.00am - 12noon.

Senior Manager: Paul Thompson

### Templestowe Village **Community Bank**® Branch

128 James Street, Templestowe VIC 3106

Phone: 9846 1455

Opening hours: Monday to Friday 9.00am - 5.00pm  
and Saturday mornings 9.00am - 12noon.

Branch Manager: Ben Leigh

Manningham Community Enterprises Limited 900 Doncaster Road, Doncaster East VIC 3109 ABN 69 101 174 270

Website: [www.manninghamcommunity.com.au](http://www.manninghamcommunity.com.au)

Bendigo and Adelaide Bank Limited, The Bendigo Centre, Bendigo VIC 3550. ABN 11 068 049 178. AFSL 237879.