



Chairman's report



From L-R: Jim Pahos BHJFC, Nick Crivelli DRSC, former Australian test fast bowler Rodney Hogg 41 wickets at 12.85 in 78-79 with Senior Manager Paul Thompson, Director Ian Goldsmith & Chairman Geoff Roberts at the Fitzroy Doncaster Cricket Club Breakfast in February.

As we head into 2014, it is timely to reflect on the year that was.

Thanks to the support of our many customers, 2013 was another inspiring year for Manningham Community Enterprises Limited [MCEL]. The year provided us many highlights.

In March, we celebrated a decade of banking business at the Doncaster East **Community Bank**[®] Branch. Events included a birthday celebration at the two branches for community members. Celebrations culminated with a dinner at Monte Carlo Reception Centre for all our stakeholders and supporters; leaders from our sponsored clubs, not for profit organisations, shareholders, MCEL staff and many Manningham community leaders.

Over this 10 year period we have seen more than \$2 million returned to the community by way of sponsorships and grants, and a further \$784,000 in dividends paid to our local shareholders. This is a contribution that we would never have envisaged back when we started.

In the past 12 months, through Bendigo Bank's Community Enterprise Foundation™ [CEF], we have provided \$244,447 in grants to 18 local groups and not-for-profit organisations. This included:

- Support for Doncare, with the purchase of a truck to service its network of opportunity shops and a vehicle for use by volunteer staff in meeting the needs of their clients, the Winter Warmth program that provides funds for pensioners to pay their power bills and funds to support disadvantaged youth in our community.
- Support for Manningham Community Health Services Limited, with the purchase of four vehicles for volunteers to provide health services to those in need in our community and funds to update its IT services.
- Support for Onemda, with a major contribution of funds to the upgrading and redevelopment of its Anderson Creek Road facility. This is now a first-class facility servicing those with disabilities in Manningham.

- Youth scholarships designed to give students from disadvantaged or challenging backgrounds a chance to continue their studies.

We have also sponsored more than 90 sporting and not-for-profit organisations, which provide the social fabric of our community and contribute enormously to its health and wellbeing.

We conducted a very successful Annual General Meeting in mid-November, with a record number of shareholders attending. Deputy Chair Erica Mounter announced a 12.9 per cent business volume growth across the two branches to \$267.1 million, and a fully franked nine cent dividend to our loyal shareholders.

All this is possible because people continue to bank with our Doncaster East and Templestowe Village **Community Bank**[®] branches. We offer all the normal banking services that the big four banks offer, but also make a real difference in our local community. Without your support this would not be possible.

Thanks to our shareholders, customers and the local community for supporting our **Community Bank**[®] branches over 2013. There is no doubt your continued support contributed to the success of the business and enabled us to provide significant funds to local community programs and projects.

I hope that 2014 is fulfilling and prosperous year for you all and I thank you for your support and efforts over the past 12 months.

Geoff Roberts
Chairman



BABL Regional Sales Lead Chris Haggarty and BABL Regional Manager Michael Petering at the AGM.



Shareholders Modris and Ruth Pilens at the AGM.



MCEL Directors Ian Goldsmith, Erica Mounter and Jim Christie with Auditor David Hutchings at the AGM.

Out and about the community

Movember at Templestowe Village



Emily McKaskill and Kim Nihill support Movember with a little help from Bendigo Bank's mascot – Piggy.

Bunch raise \$21,684 – well done to Chris and all those who supported him.

Templestowe Village **Community Bank**[®] Branch Customer Service Operators Emily McKaskill and Kim Nihill really got into the swing of 'Movember', supporting Branch Manager Chris Cahir. Chris raised more than \$500 to help the Bendigo Bank Mo

Guess who participated in the Sussan Classic Fun Run in December?



Michelle is proud of her support to BCNA.

supporting Breast Cancer Network Australia and helping to raise a record \$250,000. The location of the event was Catani Gardens, St Kilda, where more than 6,500 women took part in the 5km, 10km and new half marathon event.

Templestowe Village Senior Customer Service Officer Michelle Ellard proudly displays her medal for participating in the Sussan Classic Fun Run. Well done to Michelle for

Doncaster East **Community Bank**[®] Branch awarded RSL Citation



Doncaster RSL Sub-Branch President Les Manning presents the RSL Citation to Paul Thompson.

from the branch over many years.

Chris Haggarty, Retail Sales Lead for Melbourne Central Region, congratulated the team on the great recognition from the RSL. Chris said he was thrilled that we had received such a significant accolade.

Doncaster RSL Sub-Branch President Les Murray presented a Citation to Senior Manager Paul Thompson from Doncaster East **Community Bank**[®] Branch, recognising the support the RSL had received

International bowlers at Donvale Bowls Club



'Elbows' Coach Lachlan Tighe, Geoff Roberts and Donvale Pennant bowler Barry Ferguson.



Hong Kong China team listening to Lachlan Tighe, ELBOWS Coach.

Donvale Bowls Club hosted members of the Hong Kong China National Bowls Squad, who were visiting Australia for the Australian Open in late February. As part of their tour schedule, they practiced as a team under the watchful eye of world renowned lawn bowls coach Lachlan Tighe, together with Donvale Pennant bowlers and coaches Barry Ferguson and Rowan Sharp, as well as members of Lachlan's 'Elbows Squad'. They were also joined by another international bowler from Jersey.

Bowls Australia inaugural Hall of Fame inductee John Snell OAM describes Lachlan Tighe as "...the doyen of lawn bowls coaches in Australia and throughout the world."

We are proud to sponsor Lachlan's 'Elbows Squad', their achievements collectively include gold medals at Commonwealth Games, World Championships, Asia Pacific Championships, Atlantic Rim Championships, national titles, state titles and club championships. The name 'Elbows' comes from the quest for excellence in 'elite bowls'.



Doncaster East **Community Bank**[®] Branch Supervisor Catherine Dole says welcome aboard to 'Elbows' Lachlan Tighe.

Footy – another season on the horizon...



BHFJC Vice President Tony Deluca, Director Darren Bourke, Director Ray Lord and BHFJC President Anthony Phillips with Tigers star Ty Vickery.



Jack Ziebell, Senior Manager Paul Thompson, former North Premiers player Ross Henshaw, Sam Wright and Branch Manager Chris Cahir at the Workshop.

Beverly Hills Junior Football Club

With the 2014 football season imminent, the Doncaster East girls showed off their 'footy colours' and 'marking style' to help launch the Beverly Hills Junior Football Club Registration day in February. While it was a very hot and windy day when BHFJC launched its season, the many junior players in attendance enjoyed speaking with Tigers star Ty Vickery.



Footy Colours Day – Lisa, Lyndee, Elise and Tina show their style.

Beverly Hills Junior Football Club is a successful junior club with kids playing footy from Auskick to Colts. All up, the club has almost 500 kids playing footy each week in winter. Doncaster East and Templestowe Village **Community Bank**[®] branches have greatly helped the club with sponsorships, and in recent years, grants for the club's successful social responsibility workshops.

North Melbourne Kangaroos stars Jack Ziebell and Sam Wright were special guests at the 2013 workshop and represented their club in exemplary fashion. Jack spoke very passionately about his role at the club and said he was very honoured and proud to be one of the "...custodians of the culture of the club". Sam spoke about training and emphasised the importance to "...keep trying..." and "...keep working to improve..."

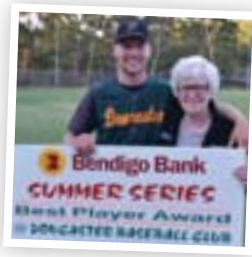


Doncaster Football Club – Division 3 Premiers 2013

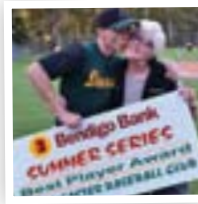
Congratulations to President Andrew Hallett and the team on winning the EFL Division 3 Premiership.

Bendigo Bank Summer Series - Doncaster Dragons Baseball Club at Deep Creek

The 2013 Bendigo Bank Summer Series wound up when a big crowd turned out to watch what turned out to be an enthralling contest for the Dragons, who won 9 – 6 at the bottom of the eighth. It was six all at the bottom of the seventh, then the Dragons got three home at the top of the eighth. Dragons pitcher Rhys Hopper struck out three Pirates in very quick succession to win the game.



Community Bank® Summer Series 2013 - Player-of-the-match Rhys Hopper with MCEL Director Erica Mounter.



Community Bank® Summer Series - Player of the Series – Nic Unland shows his delight at receiving the Player-of-the-Series award from MCEL Director Erica Mounter.

Nic Unland was a delighted winner of the Player-of-the-Series.

East Doncaster Cricket Club and Doncaster East **Community Bank®** Branch – celebrating a 10 year partnership...

East Doncaster Cricket Club proudly celebrated our 10 year partnership with a fabulous ground sign.



Junior Observers – Class of 2014



Heather Herbert and Geoff Roberts with from L – R, Helena, James, Lochlon and Ben.

MCEL launched the Junior Observers Class of 2014 program in mid-February at Yarra Valley Country Club.

In 2009 we launched an initiative of the former CEO of Bendigo Bank, Rob Hunt. The Junior Observer program sees students embark upon a new phase in life - an experience that can only serve them well in their studies, careers and personal lives.

Four of the six students involved in this year's program, together with their parents, attended the 2014 launch: Helena Dalakouros from Doncaster Secondary College and Ben Reid, James Reidy and Lochlon Plane, all from Whitefriars College. Each student was presented with a Bendigo Bank compendium, stationery and cap by Chairman Geoff Roberts and Youth Engagement Chair Heather Herbert.

OTIS Foundation Ball

The Doncaster East & Templestowe Village **Community Bank®** branches were well represented at the OTIS Foundation Ball in November. The OTIS Foundation provides retreats for women and men living with breast cancer at no accommodation charge. It aims to provide immediate relief to people who need a short-term break away. The not-for-profit organisation was proudly born in Bendigo and has undergone a rapid and exciting expansion over the past ten years.

The OTIS Foundation's vision is to reduce the psychological impact on those living with breast cancer, their families and communities through the provision of a national network of quality retreats provided at no accommodation cost.



Director Ray Barrington, Simon White, Chairman Geoff Roberts, Director Nicky White with Dr Feelgood at the OTIS Ball.

'Kicking goals in Manningham' - Doncaster Rovers Soccer Club

The Rovers season wound up with a gala presentation night in its clubrooms. MCEL Chairman Geoff Roberts presented trophies to the **Community Bank®** branch major awards winners Sana Taeb, Michael Godfrey and Natasha Lusi. Led by Captain Michael Godfrey, the senior men's team won its grade grand final.

Through a Community Enterprise Foundation™ grant, the Rovers soccer clinic program continues to grow and develop with Onemda. Each program is designed to ensure players can develop skills best suited to their ability.

The Soccer Clinic Program is aimed at introducing the game of soccer to those that have either a physical and/or intellectual disability, for the needs of Heatherwood and Onemda. The program focus is on basic foot and eye co-ordination, balance and gross motor skills via drills, goal shooting and ball passing. Modified games are also played and are fun as well as challenging for all involved.



Geoff Roberts with Rovers Committee member Linda Bamford and award winners Sana Taeb, Michael Godfrey and Natasha Lusi.



It's a goal for the Onemda team in their soccer clinic.



Paul and Chris with the Onemda coaches – Sana, Linda, Nick and Richard.



Watch the Bendigo Bank story at www.bendigobank.com.au/snapshots

Celebrating the Chinese Lunar New Year of the Horse

On Sunday February 16, MCEL Chairman Geoff Roberts and Directors Heather Herbert and Ray Lord attended the Chinese Senior Citizens Club of Manningham's celebrations of the Chinese Lunar New Year of the Horse.



The Lion Dance was vivacious.

About 350 people attended a gala ceremony at the Manningham Function Centre, which included a colourful and energetic Lion Dance [...with two lions] and the Lion Dance drummers.

When the speeches were being made, Geoff was

introduced to a rousing reception. Geoff spoke on behalf of the Doncaster East and Templestowe Village **Community Bank**[®] branches and the **Community Bank**[®] network in Manningham. He presented a cheque for \$5,000 to the club's President Hardy Shum to help fund special events.

The speeches were followed by a performance from Chinese cultural dancers, which was very vibrant and colourful. The subsequent karaoke was unforgettable.

Our branches were given excellent recognition of the outstanding support we are providing to the local community.



Colourful cultural dancers performed exquisitely.



Chairman Geoff Roberts presents a 'big cheque' to the President of the Chinese Senior Citizens Club of Manningham Hardy Shum.

Business Excellence Awards 2013

The inaugural Manningham Business Excellence Awards concluded with a gala evening at the Manningham Function centre in November.

In front of an audience of more than 130 enthusiastic people, Senior Manager Paul Thompson and Templestowe Village **Community Bank**[®] Branch Manager Chris Cahir announced Quinton's SUPA IGA as the Doncaster East & Templestowe Village **Community Bank**[®] branches Bendigo Bank Business of the Year.

Other winners announced were:

- Innovation – Computer Age Systems
- Small Business – MIA Consulting Services
- Small Business [Highly Commended] – Gourmet Living, Templestowe Village
- Technology – Tobin Brothers Funerals
- Contribution to Community – Quinton's SUPA IGA



Julie Quinton proudly displays the Bendigo Bank Business of the Year Award – representing the bank team from L-R, Jim Christie, Erica Mounter, Ian Goldsmith, Chris Cahir, Paul Thompson, Ray Barrington and Heather Herbert.

Launch of the United Muslim Migrants Association (UMMA) cricket program

Just prior to Christmas, Chairman Geoff Roberts and Directors Darren Bourke and Ray Lord attended the presentation of cricket shirts to the players from the UMMA centre in Doncaster.



UMMA players try on their cricket shirts.

This innovative plan has been in progress over the last 20 months and we are delighted to be able to provide support to the Manningham Hammers Cricket Club to initiate this landmark program. The key originators of the program were Hammers CC President Brian Barnard and Shannon Gill – well done for their initiative and foresight.



Chairman Geoff Roberts with Fawad Ahmed.

One of the highlights for all the UMMA players was the presence of Fawad Ahmed, a Pakistani-born cricketer who was granted Australian citizenship in July 2013. Fawad represented Australia in three one-day internationals and two Twenty20 matches against England and Scotland late last year.

Doncaster Hockey Club – honoring its splendid history

In 1974 Doncaster Hockey Club was established and just recently launched its new honour board. Proudly displaying the names of many outstanding contributors to the club, it also recognises the club's five Olympians – a very impressive legacy for all to see.

One of the highlights of the year for the club was its 'Ladies Day'. The Honorable Mary Wooldridge, together with MCEL Director Ray Lord, were on hand to present the best player award to Samantha Snow.



The Hon Mary Wooldridge and Ray Lord present the best player award to Samantha Snow.



MCEL Director Darren Bourke admires the impressive honour board.



The Hon Mary Wooldridge and Ray Lord with Doncaster Hockey Club Development Officer Andrea Snow.

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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: Chris Cahir

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

Directors: Geoff Roberts (Chair), Ian Goldsmith (Vice Chair), Nicky White, Erica Mounter, Darren Bourke, Jim Christie, Daryl Brown, Ray Barrington, Heather Herbert, Catherine Ainsworth, Ray Lord

Website: www.manninghamcommunity.com.au

Bendigo and Adelaide Bank Limited, The Bendigo Centre, Bendigo VIC 3550. ABN 11 068 049 178. AFSL 237879. (BMPNL0731) (02/13)