



Chairman's report.

I am thrilled to announce that accompanied by Bill Sutherland, Director, Gary Johnson, Heathmont **Community Bank**[®] Branch Manager and Tony Taccone, Customer Relationship Manager, I accepted on behalf of Maroondah Community Enterprises Limited (MECL) induction into the **Community Bank**[®] Hall of Fame at the National Conference in September.

We were even more pleased for the shareholders, customers and staff present when we received the induction after seeing all the great work being done and benefits being delivered to communities by the other finalists and the National **Community Bank**[®] network. Each community had their own story, and our Community Hub story was featured at the Conference. It has received great usage from community groups and great recognition from our peers. Our contribution is just over \$1.8 million from a combined \$125 million from 309 **Community**

Bank[®] branches with 1,500 staff as well \$37 million in dividends over the past 16 years. It has re-energised us to take it to the next level. This is also a great opportunity to seek nominations to our committees which can be a stepping stone to joining our Board. If you have the capacity, capabilities and a commitment to your community I encourage you to contact me on 0409 083 775.

Our 12th Annual General Meeting (AGM) was conducted early in November and was again the forum for the presentation of our Community Investments Program which Craig will cover. A great night had by all.

As we approach the end of the year and we all reflect on 2014, on behalf of the Board I wish you a safe and enjoyable Festive Season with family and friends.

Stuart Greig,
Chairman



Maroondah Community Enterprises Ltd 62 Railway Avenue, Ringwood East VIC 3135 **ABN** 91 103 341 993

Directors: Stuart Greig (Chairman), Neville Walker (Secretary & Treasurer), Craig Broadbent, Arthur Corcoris, Anthony Hart (Board Executive Officer), Christopher Monaghan, William Sutherland, Maxwell Vincent.

Community Investments Program (CIP).

Our CIP for the 2014/15 financial year has now concluded and all groups attended our AGM to receive their novelty cheques and congratulations from the Board, staff and MCEL shareholders.

However it's worth mentioning that the CIP is not the only way that MCEL can support your community group! For example our referral fees have just been increased and by encouraging your member to take out a loan from our Ringwood East and Heathmont **Community Bank®** branches you can earn up to \$400 a loan for your group. We will also be running at our cost a Sustainable Funding Workshop where you can tap into the exceptional knowledge of www.OurCommunity.com.au who will provide education and advice around grants available to groups

such as yours. Don't miss these opportunities to provide additional funds to your group! Contact Ringwood East and Heathmont **Community Bank®** branches for details and to register.

Craig Broadbent – Chairman
Marketing & Communications Committee



Proudly supporting
our community

The customers and shareholders of Ringwood East & Heathmont Community Bank® branches of Bendigo Bank proudly supporting community groups in Maroondah



2014 AGM and Community Investments Presentations

Community Liaison and Business Development Manager report.

It has been a busy few months with many activities requiring a fair amount of staff involvement including Maroondah Festival, our AGM and Golf day. Our golf day was again a great success and we raised \$1,034 for Maroondah Hospital Kiosk Auxiliary. A big thankyou to all who assisted to make this day such a success which is not only a thankyou to our clients but also as an important fundraiser for a worthy community group which we select each year. Many of our community groups have their AGM's at this time of year and I will try and make as many as possible.

Ray Tonisson
Community Liaison and Business Development Manager





Ringwood East Community Bank® Branch Manager report.

The team have been very excited about the new offerings from Bendigo and Adelaide Bank. We have introduced an online account, EasySaver, which can be opened online or in branch. Home Loans have their lowest rates in 100 years and we are extremely competitive in the market place. We offer both fixed rate and variable rate home loans so contact the branch for an appointment with Colin or Tony.*

The past year customer numbers have exceeded 5,200 and the business has grown to over \$190 million; this year we hope to break the \$200 million mark. The Ringwood East community has been a great supporter of the branch and the staff over the years and we thank you for this.

The team has been out and about in the community supporting groups by manning BBQ's, talking at meeting and school assemblies. Our BBQ trailer was manned by the Croydon Hills Men's Shed at the Maroondah Festival on 9 November. The aim of raising \$800, to purchase a Band Saw to make Toys for local under privileged children, was exceeded when they counted the taking at the end of the day to be \$1,622. A great outcome for all involved.

With initiatives like our BBQ trailer, **Community Bank®** branch bus and BBQ at Croydon Central we can help you raise much needed funds for your group.

The whole team at Ringwood East **Community Bank®** Branch look forward to serving your needs.

*Bendigo Loans and Credit Cards are subject to terms and conditions. Some fees and charges to apply and valuations will be necessary for refinancing and attracts charges from the valuer. All loans are subject to Bendigo Bank's normal lending criteria. Bendigo and Adelaide Bank Limited ABN 11 068 049 178. AFSL 237879.

Colin Sharpe
Branch Manager

Heathmont Community Bank® Branch Manager report.

Over recent months the Heathmont **Community Bank®** Branch has continued to support important community events.

Over 150 people came together to support Irabina families and services for children and adolescents with autism, at the Irabina AFL Grand Final Charity Luncheon on 25 September 2014. Irabina raised \$23,500 from sponsorship, ticket sales and auction items. We were pleased to be a corporate table sponsor at this event.

On 18 October the Glen Park Community Centre held a "Fun in the Park" day. Our contribution was that we cooked on our **Community Bank®** branch BBQ Trailer (which is available to community groups).

Heidi Butler C.E.O. Glen Park Community Centre said, "What a fantastic day it was, the weather was very kind to us. Thank you all for your contributions."

On behalf of all the staff at Heathmont branch we wish all customers, shareholders and community groups a Merry Christmas and Happy New Year

Gary Johnson
Heathmont Community Bank® Branch Manager



Vale Brendan Hardiman LLB.

The Board and staff of Ringwood East and Heathmont **Community Bank®** branches mourn the loss of Brendan, and will remember him for the advice and support he provided for his clients in our community. Our thoughts are with his family and staff.

Shareholders notice.

Shareholders received their 2014 dividend of 4.50 cents per share paid directly to their bank account or posted to shareholders on 7 November. Our Share Registry, ShareData, has given notice that in line with industry best practice, from 2015 all dividends must be paid by Electronic Funds Transfer (EFT) directly to shareholders bank accounts. **Cheques will not be issued.** Please use the contact details below to update your dividend payment records if you do not already receive your dividends by EFT. We currently have shareholders registered as interested in selling their shares. If existing shareholders or any others are interested in acquiring shares please contact either Ringwood East or Heathmont **Community Bank®** branches or email communitybank@bigpond.com



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Drop into your nearest branch at 62 Railway Avenue, Ringwood East - 9870 3655 or 143 Canterbury Road, Heathmont - 9870 6654 and compare our fixed rate home loans.



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Terms, conditions, fees, charges and lending criteria apply. Full details available on application. Bendigo and Adelaide Bank Limited ABN 11 068 049 178 AFSL/Australian Credit Licence 237879. S49375-4 (232376_v1) (26/11/2014)



Ringwood East and Heathmont Community Bank® branches

Ringwood East

62 Railway Avenue, Ringwood East VIC 3135

Phone: 9870 3655

Website: www.bendigobank.com.au/ringwood-east

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

Website: www.maroondahcommunity.com.au www.facebook.com/bendigobank

Heathmont

143 Canterbury Road, Heathmont VIC 3135

Phone: 9870 6654

Website: www.bendigobank.com.au/heathmont

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



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