



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

**Chairman’s report.**

We are well into the New Year as we settle into repeating the great results over the past 14 years. This year we celebrate the 15th Anniversary of opening the doors at Ringwood East. There have been many staff changes over those years with one constant that is Sharon O’Neill, who was there when we first opened the doors and she is still with us today.

Bill Sutherland and I are the only founding Directors still on the Board, while Jan McGannon and Arthur Corcoris took a break but have re-joined the Board. It has been a long and most enjoyable journey. Thanks to the other Board members who, with their variety of skills, have added so much value to your **Community Bank®** company.

It is with sadness that we say good-bye to two of our staff that have been with us for more than 10 years. Michelle and Annette are moving onto other positions within Bendigo Bank. We thank them very much for their years of services and wish them all the very best in the future. We would also like to welcome Adam Simpson and Mark Challen to their new roles. As our mobile lenders they are now working out of the branches and will spend time with our Marquee Community Groups. Please keep an eye



Above: MCEL Board L-R – Chris Monaghan, Craig Broadbent, Stuart Greig, Matt Cannon, Tony Hart and Bill Sutherland (Absent - Jan McGannon and Rob Steane).

out for them at your Community Groups, seek them out and ask them how they can help your Groups as well as your own aims and objectives.

**Stuart Greig**  
**Chairman**

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

**Directors:** Stuart Greig (Chairman), Craig Broadbent, Arthur Corcoris, Anthony Hart, Jan McGannon, Christopher Monaghan, William Sutherland, Alexander Knipping (Non Director), Matt Cannon (Secretary/Treasurer).

## Marketing & Communications Committee.



Congratulations to the Community Groups that received a Community Investment at our 2017 Annual General Meeting (AGM). Our banner photo shows those Community Groups at our AGM.

Congratulations to Brian Cooper-Smith who received this year's Max Vincent Community Service Award. Brian graciously accepted the Award and generously donated the \$1,000 he received to the Maroondah Hospital.

Right: L-R Brian Cooper-Smith, Sheree Foster, Ian Green and Gwen Vincent.



## Ringwood East Community Bank® Branch.

Congratulations Eastwood Primary School and Deaf Facility! On behalf of the Ringwood East **Community Bank**® Branch and Bendigo Bank's Community Enterprise Foundation™, we were absolutely thrilled to present your wonderful school with \$11,000 towards your air conditioning. Now you can stay cool on those hot summer days.

Privileged to once again be part of the annual Mayoral Art Show for the 14th year running. Congratulations to all the wonderful artist in particular Robin Dawson for her "at the rhododendron gardens" which will join our collection from previous years in our community hub in Railway Avenue. Looking forward to next year, which will be the 25th anniversary of the show that raises awareness and funds for the Bone Marrow Donor Institute.

Congratulations to East Ringwood Football Club, who are starting to see the benefits of being part of the Referral Agents program with the Ringwood East branch. Sheree and Jade from our Ringwood East **Community Bank**® Branch presented a cheque to the clubs Treasurer Bruce Rosel, and Secretary Jacqui Scull.

As we head into the 2018 EFL season, we'd like to wish all our sponsored clubs a wonderful season.

**Jade Mainwaring**  
Branch Manager

## Heathmont Community Bank® Branch.

December saw us visit our schools at Heathmont East, Great Ryrie Road, Marlborough and Kalinda for their end of year assemblies. Faye, Ann and Toni presented "Student of Year" Awards to the students and said a few words on how we continue to support their schools.

January was exciting. We sponsored the inaugural "Spiegelteent" at Eastland. We had our marquee set up and we got out and spoke with locals in between the shows. Thanks to Jade Mainwaring for coordinating the event. It was great to speak to the local people. I attended the Heathmont Bowls Club for their annual bowls competition which was attended by other clubs from around Melbourne. It was a great day. At the luncheon I was able to say a few words and donated some prizes for their raffle. After a long day of hard fought competition, I was lucky enough to present the trophy to the winners.

As we head into February, we begin the transition from cricket to football for our marquee clubs. I attended the Heathmont Jets Junior FC registration Day. They used our BBQ trailer for lunch. Remember it is a great fundraiser for Community Groups and bookings can be made through the branches. It was great to see so many kids running around excited for the footy to start again.

On Sunday 18 February I attended a 20/20 cricket match. Heathmont Football Club took on the Heathmont Cricket Club. The event was to raise money for the Raskas family who are battling cancer. The game was played in good spirits and it was great to see a big crowd turn out to watch. We donated a prize for the raffle and our BBQ trailer was again put to good use.

When you are planning your next event let us know, we may be able to help out.

In February, we celebrated nine years since we first opened the doors of our Heathmont **Community Bank**® Branch. We are grateful for all the support our community has given us so far, and look forward to seeing what the next nine years bring.

**Adam Simpson**  
Mobile Relationship Manager

## HR Committee.



Do you know Brian Robinson, customer and shareholder, who has been a member of our HR Committee for the past three years? Brian and his wife Barbara have lived in Ringwood East for over 20 years. He has been a customer of Ringwood East **Community Bank**<sup>®</sup> Branch from the day it opened on 22 June 2002 and says, "It feels good to support the only local bank that actively supports the local community with financial grants." Brian

went on to say, "I very much enjoy the warm and welcoming atmosphere created by the friendly staff at the Ringwood East **Community Bank**<sup>®</sup> Branch, and have taken advantage of the Financial Planning and other professional services offered by Bendigo and Adelaide Bank, and now look forward to serving on the HR Committee for many years."

Over the past 25 years his career has been varied and includes CEO of a Municipal Council, CEO of a major Industry Association and National Manager of a leading retirement village group. He was the inaugural Chairman of the Accreditation Committee of the Retirement Village Association of Australia and for many years a senior inspector of the retirement village accreditation scheme, which placed a great emphasis on the full range of staffing issues.

While Brian and Barbara had also established some small businesses he now continues to work part-time for his son's business.

**Jan McGannon**  
Chairman

## Shareholder services.

To register your interest as either a buyer or seller of Maroondah Community Enterprises Limited shares go to [www.bendigobank.com.au/public/community/our-branches/ringwood-east/trading-shares-lvm/register-of-interested-parties](http://www.bendigobank.com.au/public/community/our-branches/ringwood-east/trading-shares-lvm/register-of-interested-parties)

## Nominations Committee.

We would like to introduce you to Matt Cannon. Matt is a CPA and Master of Applied Finance has joined the Board and has taken on the role of Treasurer and Company Secretary. Matt brings with him the experience of over 10 years as Treasurer and Tax Manager with Country Road as well as accounting in a Private Practice.

Matt grew up and lives locally and having recently joined Focus Financial Group in Ringwood East, as Director of Business Services, was keen to get reconnected to the local community.

Matt brings some youth to the Boardroom Table, but his youth comes with plenty of experience.

Matt counts his interests as Basketball, AFL, Motorsport and Finance. Shareholders got a chance to meet Matt at our Annual General Meeting to be held this year on Wednesday 15 November.

We also welcome Rob Steane as a new Director.

Rob has lived in Maroondah for more than 20 years. He and his wife Linda have two adult children, in nursing and the Army. Rob runs his own local business, is active in the community, and has been on a number of school and community organisation committees. Rob is interested in community safety. Rob is a former Maroondah Mayor and current councillor. Rob is on the Maroondah Business Advisory Committee, Maroondah Community Safety Committee and the National Local Government Drug and Alcohol Advisory Committee.



**Chris Monaghan**  
Chairman

## Dividend.

The 2017 dividend of 4.00 (four) cents per share was paid to all of our shareholders by Electronic Funds Transfer (EFT) on Friday 10 November 2017. For any shareholder and dividend enquiries please email [communitybank@bigpond.com](mailto:communitybank@bigpond.com) or contact Ringwood East and Heathmont **Community Bank**<sup>®</sup> branches.

### A credit card with credibility.

#### Qantas Platinum Mastercard<sup>®</sup>

Our Qantas Platinum Mastercard gives you a lower than average fee, and the opportunity to earn Qantas Points on the things you buy every day\*. Plus, when you choose a Qantas Platinum Mastercard we can help local community groups and projects take flight.

Drop into your nearest branch at 62 Railway Avenue, Ringwood East or phone 9870 3655 to apply or find out more about our Qantas Platinum Mastercard.



 **Bendigo Bank**  
Bigger than a bank.

[bendigobank.com.au](http://bendigobank.com.au)

Terms, conditions, fees and charges apply. All information is correct as at 1 August 2017 and is subject to change. Full details available on application. Lending criteria apply. Credit provided by Bendigo and Adelaide Bank Limited ABN 11 068 049 178 Australian Credit Licence 237879. Mastercard is a registered trademark and the circles design is a trademark of Mastercard International Incorporated. \*Qantas Points are earned on eligible transactions at the applicable conversion rate of 0.6 Qantas Points per dollar and are capped at 20,000 points per month - see Bendigo Credit Card Terms and Conditions or call 1300 236 344, A2734196 (390397\_v1) (19/03/2018)

## Our new Mobile Lending Managers.



**Mark Challen**

0478 435 861  
mark.challen@bendigoadelaide.com.au

Our Branch Manager at Ringwood East, Mark Challen, has moved into a new role of Business Development Manager which enables Mark to operate as a mobile banker.

Adam Simpson has joined us as Heathmont's Business Development Manager.

While Mark lives locally in Ringwood East and Adam in Boronia their roles are to be truly mobile and they will be out and about from the branches.

This means that they can respond to customers' needs anywhere that suits our customers – be it their business, home, our branches or our Community Hub Café at 60 Railway Avenue, Ringwood East.

Mark specialises in lending covering home and investment loans, commercial and business loans, equipment and motor vehicle finance.\*



**Adam Simpson**

0432 026 959  
adam.simpson@bendigoadelaide.com.au

Adam's background is Private Client Managing High Net Worth Individuals and Business Banking

At the same time, they are keen to continue to engage within the local community with our sponsored groups and organisations.

Mark and Adam have extensive experience in banking and look forward to developing new and existing banking relationships within our community.

We want to increase our contributions to the local community and to do this, we need all your support, so contact Mark and Adam when you next need some banking advice.

\* Bendigo Loans and Credit Cards are subject to terms and conditions, fees and charges apply. All loans are subject to Bendigo Bank's normal lending criteria. Bendigo and Adelaide Bank Limited ABN 11 068 049 178. AFSL/Australian Credit Licence 237879.

**See the change your home loan can make.**

**Bendigo Connect Home Loan Package.**  
When you choose a Bendigo Connect Home Loan package, we'll reward you with a big interest rate discount.  
And your home loan will add to the \$183 million already given back to help Australian communities thrive.

**Drop into your nearest branch at 62 Railway Avenue, Ringwood East - 9870 3655 or 172 Canterbury Road, Heathmont - 9729 4007 to find out more.**

**Be the change.**



**Zero Establishment Fees\***

**Bendigo Bank**

Ringwood East and Heathmont **Community Bank®** branches

\*Terms and conditions, fees and charges apply. Full details available from [www.bendigobank.com.au/homeloans](http://www.bendigobank.com.au/homeloans). Credit provided by Bendigo and Adelaide Bank Limited ABN 11 068 049 178 AFSL/Australian Credit Licence 237879. A427923-10 (390406\_v1) (19/03/2018)

[bendigobank.com.au/homeloans](http://bendigobank.com.au/homeloans)  

## 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](http://www.bendigobank.com.au/ringwood-east)  
Opening hours: Monday to Friday 9.00am – 5.00pm and Saturday mornings 9.00am – 12 noon

### Heathmont

172 Canterbury Road, Heathmont VIC 3135 Phone: 9729 4007 Website: [www.bendigobank.com.au/heathmont](http://www.bendigobank.com.au/heathmont)  
Opening hours: Monday to Friday 9.15am – 5.00pm and Saturday mornings 9.15am – 12.15pm

[www.maroondahcommunity.com.au](http://www.maroondahcommunity.com.au)



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