



Chairman's report.

It's been a quick start to 2016. It seems like only yesterday that we were sitting around the table enjoying family time on Christmas day.

The **Community Bank**[®] branches in our region have now signed on as the major sponsor for the next three seasons for the Eastern Football League. We see that as a great opportunity to promote the **Community Bank**[®] brand to the over 2.5 million people who watch, play or support local junior and senior football.

Aquanation is certainly up and running now with our three Ringwood East & Heathmont **Community Bank**[®] branches' signs prominently on display. The \$200,000 grant, on behalf of our customers and shareholders, was vital to council receiving \$10 million from the Regional Development Fund.

These extra funds, to enable an even more outstanding facility at Aquanation, have certainly paid off as we have seen record numbers of users and schools using the facility over the summer season. Without the continue support of our customers we would not be able to support great venues and organisations.

If you are not a customer and would like to experience a different style of banking, please call our friendly staff today. We are **Bigger than a bank** in that we can offer the full range of banking products and services as any other banking institution but then make significant community investments on behalf of our customers and shareholders. Be part of something bigger.

Stuart Greig
Chairman

Staff profile – Jade Mainwaring.

Have you met Jade Mainwaring, who recently started as a Customer Service Officer at Ringwood East Community Bank[®] Branch?

Jade has lived in Victoria for 16 years having moved over from Tasmania in 2000. While in Tasmania and Ringwood East Jade has been involved on committees of local pre-schools and primary schools where her children attended.



When asked why she wanted to join our **Community Bank**[®] company Jade's reply was "When the opportunity came up to work for an organisation that is such a big part of the community where I live, and where my children attend school, it seemed like the perfect move for me in my return to work."

Jade has worked in the finance and insurance industry her entire career. Jade brings along with her experience her understanding of the significant relationship these two industries share, and the importance of both protecting, and saving for, our futures.

We invite you to come in to see Jade to discuss your insurance needs and until the end of the financial year, 30 June 2016, Jade will offer you a complimentary coffee at Oliru Café. Call Jade on 03 9870 3655 or call into the Ringwood East **Community Bank**[®] Branch.

Jan McGannon
HR Committee

Maroondah Community Enterprises Limited 62 Railway Avenue, Ringwood East VIC 3135 ABN 00 000 000 000

Directors: Stuart Greig (Chairman), Chris Monaghan (Deputy Chairman), Neville Walker (Company Secretary & Treasurer), Bill Sutherland, Arthur Corcoris, Jan McGannon, Craig Broadbent, Tony Hart.

Ringwood East Community Bank® Branch.



Since joining the Ringwood East **Community Bank®** Branch in mid November 2015 as Branch Manager, I am thoroughly enjoying the role with the introduction to many longstanding and loyal stakeholders being staff, Directors, shareholders and most importantly our customers.

Whilst new to the Ringwood East **Community Bank®** Branch, I am not new to the Bendigo Bank as I was previously employed as Branch Manager at the Warrandyte **Community Bank®** Branch for 12.5 years. I am looking forward to working and contributing to my local area where I have resided for over 30 years and raised my family.

I acknowledge the significant achievements that Maroondah Community Enterprises Ltd has made with the community investment of over \$2 million since opening back in June 2003 and this has only been possible by the support of our customers. The partnership with the Ringwood East & Heathmont **Community Bank®** branches and Maroondah Council saw the opening of the Aquanation Centre late last year which is a state of the art facility.

However we want to build on this community investment and we are seeking you all to be advocates for your local **Community Bank®** branch. We need to increase our business and to ask "if not banking with their local **Community Bank®** branch, why not?"

Our products and rates are extremely competitive and our personalised service gives us a point of difference. Whether it's a mortgage for residential or commercial purposes, equipment finance, a personal loan or any type of insurance, investment or financial planning requirements please give us a call.

If you are a member of one of our many sponsored organisations then we can also contribute funds to them to assist with their fundraising needs for projects through our incentive programs.

I look forward to continue to meet many of you within our local community. Call into our community hub for a cup of coffee and conversation of how we can help you and your community.

Mark Challen **Branch Manager**

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.

Bendigo Bank offers financial planning and advice through representatives of its subsidiary, Bendigo Financial Planning Limited, ABN 81 087 585 073 AFSL 237898, Level 5, 120 Harbour Esplanade, Docklands, VIC, 3008. A member of the Bendigo and Adelaide Bank Group, ABN 11 068 049 178, AFSL 237879.

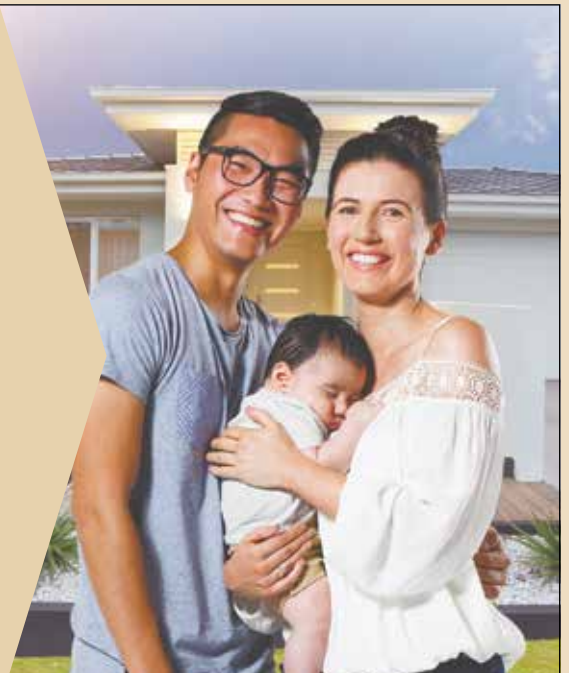
Bendigo Bank issues insurance on behalf of a number of insurance providers. Please consider your situation and the relevant Product Disclosure Statement available at bendigobank.com.au before making a decision. Bendigo and Adelaide Bank Limited ABN 11 068 049 178. AFSL 237879.

We rate our home loans. And so do our customers.*

At Ringwood East and Heathmont **Community Bank®** branches we understand that having a great rate means nothing without great service. Which is why Bendigo Bank home loan customers are rated among the most satisfied in Australia.*

Drop into your nearest branch at 62 Railway Avenue, Ringwood East - 9870 3655 or 143 Canterbury Road, Heathmont - 9870 6654 to find out more.

Bendigo Bank Home Loans. Don't settle for less.



Ringwood East and Heathmont
Community Bank® branches

*Bendigo Bank rated above the four major banks among home loan customers in Roy Morgan's Home Loan Customer Satisfaction Survey, December 2015. Credit provided by Bendigo and Adelaide Bank Limited ABN 11 068 049 178 AFSL/Australian Credit Licence 237879. Terms, conditions, fees and charges apply. All information is correct as at March 15 2016 and is subject to change. Full details available on application. Lending criteria apply. S53933-5 (301367_v1) (26/04/2016)



Heathmont Community Bank® Branch.



Heathmont **Community Bank**® Branch has started 2016 with a number of activities and we have been busy helping our customers with their financial needs. After our award winning 2015 year for best branch corporate values and best financial planning we have continued to focus on our customers' needs by providing insurance to protect their assets.

In January we completed our second insurance competition for a "lucky winner" who had taken up one of our Bendigo insurance products. Please come in and see us or call the branch on 9870 6654 for assistance with your insurance needs.

Bendigo Bank have some great new packages under our "Bendigo Connect" range of home loan products in conjunction with the "save \$600 on home loan fees" campaign. Our branch lenders, Annette Parry, Faye Moye and Gary Johnson have helped many customers already this year who have taken advantage of the great new offers available.

We continue to keep in close contact with our local community groups, sports clubs and schools. Our staff enjoy helping our groups and value the contribution they make to our local community. We are always pleased to do business with members of these groups. In the first two months of 2016 alone community groups have received \$850 in referral fees from Heathmont **Community Bank**® Branch.

Congratulations to the Ringwood Cricket Club for recently playing off in the Victorian Premier Cricket Grand Final over Easter. This was another great achievement by one of our local sports clubs.



On a personal note it was great to support Irabina Autism Services again with their Superhero Fun Run on 3 April by running the four kilometres. Bendigo Bank is also supporting Autism awareness during the month of April with a casual day and merchandise sales in branches with the aim to raise over \$1,000 for Irabina.

I look forward to speaking with you at any time. Please call my mobile on 0434 730 886.

Gary Johnson
Branch Manager

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Bendigo Bank issues insurance on behalf of a number of insurance providers. Please consider your situation and the relevant Product Disclosure Statement available at bendigobank.com.au before making a decision. Bendigo and Adelaide Bank Limited ABN 11 068 049 178. AFSL 237879.

Marketing & Communications Committee.

Congratulations to Heathmont Baptist Cricket Club on receiving a \$300 referral fee (pictured below), and takes the total to just over \$2,800 from Heathmont **Community Bank**® Branch.



Congratulations to Glen Park Community Group on receiving a \$300 referral fee (pictured below), and takes the total to just over \$8,500 from Heathmont **Community Bank**® Branch.

So far this financial year we have paid out over \$4,600 in referral fees. To participate in our referrals program contact your Community Engagement Officer.



Katrina (pictured below, on left) and Ann from Ringwood East & Heathmont **Community Bank**® branches attended the annual 'Women on the Go Expo' which was held at the REALM at Eastland in March. Bendigo Bank sponsors this event each year and there were over 48 stalls on the day held by women showcasing their businesses. A great day had by all.



Nominations Committee.

Want to get involved?

Would you like to gain valuable experience in a professional banking environment and contribute to your local community at the same time?

Our Board of Directors are constantly looking to supplement its resource base but adding volunteers to one of our sub committees – in a field like HR, Marketing or Finance. Previously these roles have helped support local people's careers and provided a pathway to be invited to join our progressive Board of Directors.

Simply contact Chris Monaghan if you wish to apply:
monaghanchris8@gmail.com

Chris Monaghan
Chairman

Shareholders centre.

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

Only 25 of our 420 shareholders have not received their 2015 dividend. If you have not received your dividend, please provide your EFT instructions for the payment of your dividends to either Ringwood East **Community Bank**® Branch or Heathmont **Community Bank**® Branch.

For all shareholder enquiries please email:
communitybank@bigpond.com

Bendigo Insurance.

Protect what matters to you.

Let's face it, most people only really think about their insurance when something goes wrong. And when the unexpected does happen, it's good to know Bendigo Insurance has you covered.

Talk to us about the range of insurance products and services that can help protect what matters to you – like your home, car and your valuables – whether big or small.

Drop into your nearest branch at 62 Railway Avenue, Ringwood East - 9870 3655 or 143 Canterbury Road, Heathmont - 9870 6654 for a no obligation quote or cover.



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

Bendigo and Adelaide Bank Limited, ABN 11 068 049 178 AFSL/Australian Credit Licence 237879. Bendigo Bank acts under its own AFSL and under an agreement CGU. You should consider the Product Disclosure Statement before making a decision. Bendigo Bank does not guarantee any benefits payable under a policy or repayment of any premium and will receive a commission from CGU for arranging insurance. S53710-4 (301368_v1) (26/04/2016)

bendigobank.com.au  

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

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

www.communities.bendigobank.com.au



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