

\$43,000 returned to Meander Valley community

Community groups, schools and clubs throughout the Meander Valley district have much to celebrate this month as they share in this year's Community Grants Program.

Projects that received funding include:

- Rohan's Wheels - new wheelchair for young man with a disability
- Hagley Agricultural School - school garden program
- Westbury Primary School - music band program
- Westbury Working Together - Westbury Week
- Chudleigh Cricket Club - equipment and grounds facilities
- Meander Suns Football Club - club room facilities
- Deloraine Creative Studios - pottery kiln
- Uniting Aged Care Westbury - community garden program
- Arts Deloraine - Uptown project for Tasmanian Craft Fair
- Toddle Inn Child Care Centre - infrastructure improvements
- Whitelion Inc - visitation and mentoring program Ashley Centre
- Young Parent Support - personal development program
- Deloraine Basketball Assoc. - First Aid equipment, cold storage for community use.

"We are very proud of our community's projects. They show this community is committed to developing its capabilities and strengths, in ways which will benefit the whole community. Improvements to childcare, first aid resources and clubroom facilities will be available for the benefit of the wider community. Accessible garden programs contribute to the future health and well-being of our kids and provide enjoyable and beneficial activity for our senior community members. What could be more important than that?" said Lynn Hayward, Meander Valley Financial Services Chair.

"Last year we returned nearly \$20,000 through this program; this year we have been able to more than double the funds available. And with the community's continued support of our local bank branch, we will be able to continue to grow our support to the community."

Deloraine and Districts **Community Bank**[®] Manager Darren Rumble also paid tribute to the people behind the projects.

"We thank our community members, particularly those volunteers whose dedication and commitment to the local community makes such an impact."

"This round of grants brings the total community returns to more than \$150,000 over the past three financial years, with planning already well-advanced to set more aside for the next round," said Mr Rumble.

"We see this as an absolutely tremendous outcome. Who would have guessed that nearly seven years ago, when the bank opened, that profits from our community's banking would see such a

significant amount pumped back into local infrastructure, project development and local events?" Mrs Hayward said.

"The **Community Bank**[®] model is sending out a message to communities that we can strengthen our sustainability by working together to keep banking profits in our community for the benefit of all community members," Mrs Hayward said.

Branch Manager's report

The past six months have been interesting to say the least. We have planned and approved the development of our new agency for Westbury. We have seen a new staff member start, a staff promotion and a new position created within the branch.

I would like to welcome Kristy Clark as our newest staff member to the branch. Kristy brings a wealth of retail and customer services skills to her new role as a Customer Service Officer.

Congratulations to Kim Walters on her promotion to Customer Service Supervisor. Kim is our longest serving staff member and brings considerable experience and knowledge of banking and branch operations to her new role, Kim is very much looking forward to the challenges posed by her additional level of responsibility.

Kim Hansen has been appointed to the newly created Customer Relationships Officer position. This new position has become necessary to meet the increase in workload as a result of the growing success of the branch, and our proposed expansion into Westbury and is a testament to Kim's dedication to her work and assistance in developing the branch.

In the current financial climate where other banks are shutting branches, significantly reducing their hours, making staff redundant or moving Australian jobs overseas, it makes me very proud to be working for an organisation that is expanding its services to the community, has had no redundancies and has created new employment opportunities for local people.

This is the power of the **Community Bank**[®] model and I am very excited to be a part of it.

If you would like to discuss any aspect of your banking please call into the branch and have a chat to any of our staff or myself. We love seeing you in our branch and should you need we will also make arrangements to come to you.

Darren Rumble
Branch Manager

Chairman's report

When we first started the project to bring the **Community Bank**® model to Meander Valley more than 10 years ago, we believed that with hard work and commitment we could create something which would be of enduring benefit for our community. It was this belief which kept us going while we gathered sufficient community support to form Meander Valley Financial Services Limited and open the branch in Deloraine.

From that modest start nearly seven years ago, the branch has become highly successful, enabling our Company to fulfil its pledge to retain local capital and return local banking profits back to the community. Presentations were made in July to 12 local groups and organisations of more than \$43,000 to successful recipients of this year's Community Grants Program administered by Community Enterprise Foundation™, the philanthropic arm of Bendigo and Adelaide Bank.

This is the second grant round with \$20,000 distributed in 2011. In one year we have more than doubled the amount we are able to distribute to a range of deserving and worthwhile projects.

But that's not all we do.

Each month we receive a number of requests for sponsorship and donations from a wide cross-section of the community, many of which we are able to assist. And the highly successful Movies Under the Stars nights in Deloraine and Westbury in February, as a joint venture with Meander Valley Council, was another example of your bank supporting community events.

The banking you, our shareholders, and other account holders conduct with our branch generates the income to create the funds distributed back into the community as grants, sponsorships and donations.

More banking = more community funds.

I would like to thank all shareholders for your on-going support of the branch and the Board. Naturally over time, circumstances and priorities change for people with variations to employment and also for other reasons which sometimes necessitate relocation.

As a consequence, there are some shares in the Company available for purchase by interested parties who have a demonstrable community connection. If you are interested, or are aware of anyone else who might be, please contact our Company Secretary Laura Richardson for further information at the contact details supplied in this newsletter.

Lynn Hayward
Chairman

Helping build our district

Returning profits to our community is what banking with Deloraine & Districts **Community Bank**® Branch is all about. Ultimately, the more business our branch can generate the more we can return to supporting local community projects.

Meander Valley Financial Services Board is proud to support the following projects and groups during the past six months.

Westbury St Patrick's Festival	\$500
Chudleigh Show	\$1,000
Deloraine Bowl Club Farmers Day	\$500
Movies Under the Stars	\$5,000
Paws at Mole Creek	\$150
Jackey's Marsh Forest Festival	\$200
Great Western Tiers Visitor Centre Mural Project	\$500
Australia Day Breakfast at Chudleigh	\$200
Deloraine Golf Club Farmers Day (and tee signage)	\$410
Goal Post covers for the Meander Valley Suns Football Club	\$2,000
Basketball Uniforms for Deloraine High	\$1,000
Meander Valley Enterprise Centre Budget presentation	\$500
Junior Basketball training and development with the Launceston Tornadoes	\$3,500

All of these projects were assisted with funds made possible through the sharing of profits generated by community support of Deloraine & Districts **Community Bank**® Branch.

MVFS Ltd shareholders are Deloraine & Districts **Community Bank**® Branch's local ambassadors. By recommending others to the wide range of services offered at the branch, shareholders can help contribute to the ongoing success of sponsorship allocations for local initiatives. What goes around comes around!



Director profile – Lindy Norton



Originally from Warracknabeal in the Wimmera district of Victoria, Lindy has lived, worked and studied in Ballarat, Hayman Island, Perisher Valley and then spent eight years in the UK, where Lindy met her husband Cliff.

Upon returning to Australia they travelled through Victoria, South Australia, Northern

Territory and Western Australia before deciding to settle in Tasmania in 2005.

Lindy lives on 76 acres in Weegena with their two children, Alex and Stella and a collection of animals – domestic and wild.

Lindy's employment background is in hospitality, personnel and training, customer service for British Airways and since returning to Australia, in administration positions for various employers including La Trobe University Bendigo, Mt Alexander Shire Council, Arnold Dallas McPherson Solicitors and Liquor and Gaming in Launceston.

Lindy is the Treasurer of the Weegena Hall Committee and enjoys the social side of maintaining the hall and organising events. The Hall Committee holds a barbecue on Friday nights that has become a great way for those in the area to catch up and enjoy a meal/drink together.

Lindy joined the Board of the **Community Bank**[®] branch in December 2011 and is the Assistant Secretary and Bookkeeper. Lindy believes it has been a privilege to become a Director on the Board and to participate in this year's round of Community Grants.

Staff profile – Kristy Clark



We are delighted to welcome Kristy Clark to the team at Deloraine & Districts **Community Bank**[®] Branch. Having lived in Deloraine for most of her life, Kristy will be known to many of you. With a wealth of customer service experience, Kristy is excited about the new challenge her new role will provide. Kristy is excited about being part of an organisation that returns money to her local community.

Westbury Agency coming soon

We are very excited about the pending opening of our Agency and ATM in the new pharmacy at Westbury. This has been the culmination of a lot of hard work from our Board and branch staff and, of course, could not be achieved without the continued support of our customers and shareholders.

The opening of the Agency is the next chapter for our **Community Bank**[®] story and is a testament as to what hard work, dedication, community spirit and support can achieve.

This is a wonderful opportunity to continue to expand our support of the Westbury, Hagley and surrounding areas. I believe that if the agency is fully embraced and supported by the community it can be incredibly successful and will allow the mutual benefits of community investment to be returned.

Good for
AND your
community




**Bendigo
Bank**

With every product or service Bendigo Bank offers, money goes back into the community to support local projects and initiatives.

It means that as a customer you benefit from competitive products and great service and get the

satisfaction of knowing your banking is contributing to your community.

So make a difference. To your own banking. And to your community. Call into Deloraine & Districts **Community Bank[®] Branch or phone 6362 4801.**

Bendigo and Adelaide Bank Limited ABN 11 068 049 178. AFSL 237879. (U028B) (07/12)

It starts with U.

Deloraine & Districts **Community Bank**[®] Branch

Movies under the Stars

Last September we were approached by Meander Valley Council to assist in sponsoring free outdoor community movie nights in summer in Meander Valley. We were delighted to be able to assist and in February two movie nights using Sundown Limited's outdoor inflatable movie screen were organised at the Deloraine Showground, and Westbury common. Publicity was provided by MV Council and Southern Cross TV and our Directors assisted with stewardship and a collection for the Give me 5 for Kids Foundation.

The weather was kind to us, except for a bit of light drizzle in Westbury which did not dampen the spirits of the large crowd gathered on the common to watch the popular animated movie Rio.

Refreshments at the venues were provided by Deloraine Show Committee, and Westbury Rotary.



Your shareholder newsletter by email?

In keeping with our goal to manage paper-waste and publication costs, we encourage you to sign up to receive your Meander Valley Financial Services Shareholders Newsletter by email. Please complete the form below and email your request to the Company Secretary at meandervalleyfsl@gmail.com or send your request to Meander Valley Financial Services, PO Box 423, Deloraine, TAS 7304.

Meander Valley Financial Services Ltd.

Shareholder newsletter request

Mail to: PO Box 423, Deloraine Tas 7304

Please send my shareholder newsletter by email:

Name (please print):

Email address (please print):

Shares available

There are currently interested parties looking to sell shares in Meander Valley Financial Services Limited through the company's Low Volume Market.

To register your interest in purchasing shares please contact Laura Richardson (Company Secretary) on 0437 624 152 for further details.

Deloraine & Districts Community Bank[®] Branch

49 Emu Bay Road, Deloraine TAS 7304

Phone: 6362 4801

Website: www.bendigobank.com.au/deloraine

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

Manager: Darren Rumble



Board of Directors: Meander Valley Financial Services Limited
PO Box 423, Deloraine TAS 7304

Directors: Lynn Hayward (Chairman), Laura Richardson (Company Secretary), David Bounds, Ken Philpott, Chris Moorhouse, Jessica Leonard, David Cameron, Graeme Pennicott, Penny Hickman, Lindy Norton.