

Molonglo Community Bank® Group

MOLONGLO FINANCIAL SERVICES NEWSLETTER
AUTUMN 2013

CELEBRATING 10 YEARS IN 2013



Special thanks to:

- > Tuggeranong Buffaloes
- > The Yellow Van
- > Queanbeyan Rural Fire Brigade
- > Easts Junior Rugby Union Club
- > Harman Hogs
- > Jerra Joeys
- > ACT Scouts
- > Queanbeyan District Cricket Club
- > Terry Campese
- > PCYC
- > Errol Neische and the Acton Building Cycling Team
- > The Win production team, and all the parents that could make this amazing project come together.

Molonglo Financial Services hits the small screen

After months of planning, Molonglo Financial Services, armed with a film crew and the help of representatives from 11 different community groups, filmed its first major television commercial last October.

We could not have hoped for a better day to film, a beautiful spring day on the shores of Lake Burley Griffin, which had an amazing effect on the overall look of the ad. The ad promotes our focus on the communities of the Capital Region.

Specifically, it boasted how we reached an impressive milestone of providing over \$1,000,000 to the region since our original Calwell and Wanniasa branches reached profit in 2007. As well as this, it looked to the future, and how we intend to support over 100 local groups in 2013, as part of our 10-year celebration.

The community groups feature in the ad were more than happy to assist and the turnout was amazing. The ad would not have been the same without their help, and the support of their parents. WIN TV commenced screening the ad last November and it is still being shown, promoting our community support.





▲ From the Chairman

Welcome to our Autumn 2013 newsletter. Since our last newsletter we have successfully conducted our Annual General Meeting. This was a special occasion, taking place in Barton, rather than Tuggeranong, to reflect our expansion into the wider community with our new branches at Jerrabomberra and Curtin.

The first Newsletter of our 10th year in operation also reports our new TV commercial. While we clearly saved some dollars by not paying for professional talent, we think the result reflects our local commitment and showcases some of the great community groups we have been supporting over the years. The feedback has been positive and we are endeavouring to gather some data from new customers to assess the success of the message being sent in the advertisement.

We have had some staff movements at the end of the year and I want to mark a milestone for a very special staff member - Sue from Wanniasa has been with us since the very beginning and this year marks her 10th anniversary with us. Thanks for all the great work over the years Sue!

Also in Wanniasa, and also happy news, is Nicole's maternity leave. Good luck with the bub and we look forward to welcoming you both back when you are ready. We welcome Andrew Maloney as our dynamic new Manager at Curtin and we also welcome Rebecca, Chloe, Zoe and Samarah to the **Community Bank**[®] Family.

Jayson Hinder
Chairman

A handwritten signature in black ink, belonging to Jayson Hinder, the Chairman.

Branch Managers Go Mobile

You may have seen the managers of the Calwell, Curtin, Jerrabomberra and Wanniasa **Community Bank**[®] branches driving around over the last few months. In order to promote their great customer service and willingness to go the extra mile for their customers, the cars have had eye-catching signage added to them.

These vehicles are branded to provide potential customers with the names and contact numbers of our branch managers: Sam at Calwell, Andrew at Curtin, Jon at Jerrabomberra, and Denise at Wanniasa.

Each branch manager has the ability to travel across town and even meet their customers after hours. As a result, our managers are more accessible than ever. This is all part of the service offering that **Bendigo Bank**[®] branches are known for across the country.



Website Launch

The Molonglo **Community Bank**[®] Group website launch is upon us!

The site will go live by the end of March and will include up-to-date information about our branches, staffing, and community contributions. Shareholder relations are a key aspect of the website, and our catalogue of newsletters and annual reports will be available for quick and easy download.



For more information, simply visit:

www.molonglofs.com.au



Our Sponsorship to Date this Financial Year:

West Belconnen Health Co-op	\$100,000	Queanbeyan Rural Fire Brigade	\$3,475
Raising Hope Education Foundation	\$20,000	Wattle Day Association	\$3,000
Lifeline	\$15,250	L'Arche	\$2,200
Queanbeyan Tigers AFL Club	\$14,000	PCYC	\$1,500
Terry Campese Golf Day	\$10,000	Twin City Churches	\$1,000
HOME in Queanbeyan	\$10,000	Women's Legal Centre	\$1,000
Autism Asperger ACT	\$10,000	Heart Foundation	\$950
Easts Rugby Union Football Club	\$5,000	Leukaemia Foundation	\$800
Indigenous Business Australia	\$5,000	Curtin Primary School	\$600
Cancer Support Group	\$4,850	Jerrabomberra P&C	\$500

Terry Campese Foundation

One of the major sponsorships so far in the 2012-13 financial year has been a **\$10,000 sponsorship** of the Terry Campese Golf Day. This Golf Day raises funds for the foundation set up by the Canberra Raiders star. Terry has been a long-time supporter of our **Community Bank®** network, putting in many hours at the Jerrabomberra branch stall in its early stages and during the capital raising period. He has since moved his banking over to the Molonglo **Community Bank®** Group.



The Golf Day held last November **raised over \$60,000** for the foundation, which will be divided up among various charities. The first of the donations was for \$5,000, and this went to Canberra's new Ronald McDonald House in Woden.

We are extremely proud to partner with Terry Campese's Foundation and its role in the Canberra community.





▲ Jayson Hinder and Nicholas Brookes present the cheque to the Queanbeyan Royal Fire Service.

Queanbeyan City Rural Fire Brigade

“ This was to help these community-minded firefighters raise \$10,000 for the Leukaemia Foundation. ”

In early October 2012 our General Manager, Nicholas Brookes, Jerrabomberra Branch Manager, Jon Wells, as well as our Chairman, Jayson Hinder, presented a cheque to the Queanbeyan City Rural Fire Brigade. This was to help these community-minded firefighters raise \$10,000 for the Leukaemia Foundation.

Upon arrival our team was given a tour of the station and its vehicles, and the Brigade explained their application to our community

grants program for \$3,822. This money would go to an electronically operated self-guided hose for one of their tankers. Having this hose would reduce physical stress on those using the hose while combating fires around the Queanbeyan area.

With forecasts showing that we were about to enter a harsh bushfire season, we had no doubt in our minds that we would commit to the cause.

**Together
let's do
business**



Are you looking for a bank that can help your business see results?

Or a business banker who will deliver know-how that will save you time and money?

Or do you just want real service with minimum fuss?

Our local business banking manager, Dale Husking, will take a personal interest in your business and can help you with our comprehensive suite of products and services tailored to suit the needs of businesses.

Best of all, when you choose to do your business banking with Bendigo Bank, you'll make a decision that delivers results for your business and benefits your whole community.

Drop into your nearest branch at Calwell – 6291 3385, Curtin – 6260 5140 or Jerrabomberra – 6299 8357 or Wanniasa – 6231 9024.



see results with
Bendigo Business Banking

Bendigo and Adelaide Bank Limited. ABN 11 068 049 178. AFSL 237879. S415171 (175666_v1) (7/01/2013)



Molonglo Community Bank Group



#MolongloCBG

East's Junior Rugby Union

Curtin **Community Bank**[®] branch has already engaged with several local sporting teams in sponsorship. One of them, the East's Junior Rugby Union Club was the proud recipient of a \$5,000 sponsorship in late 2012.

This money will go to the overall operation of the club, as well as an initiative with the Australian Rugby Union called "Try Rugby", which seeks to promote the game among children between the ages of 5 - 14 in Canberra over a five-week period.

As well as this, we were lucky enough to have the support of the East's during the filming of our television commercial. Pictured to the right are the participants on the day.

For more information on East's Rugby, visit:

www.eastsjrc.com



▲ The East's Junior Rugby Union Club with Group General Manager.

10 Years in Tuggeranong

On 9 December, our Calwell Branch celebrated its 10th birthday, with our Wanniasa Branch celebrating its own 10th birthday a week later. To commemorate these occasions, and the growth we've experienced since December 2002, morning teas were held at each branch.

Directors, Managers, Staff, former staff and representatives of community groups attended and reflected on the past 10 years and the major difference that these branches have had on the Canberra region.

A few statistics to show the positive impacts of Molonglo Financial Services since 2002:

- > \$386,089 paid to local shareholders
- > \$1,065,469.72 donated to the local community
- > 7,362 Customers banking with our branches
- > 25 jobs created

Community Resources

For our community clubs and organisations, we are happy to provide extra support when needed. If your organisation wishes to use our eftpos facilities, PA System, marquees, or Jerrabomberra's Community Room, simply contact your local branch today.



Junior Observers



▲ Amreeta Bhuller and Justin Field with Chairman Jayson Hinder at the AGM.

In 2012 Amreeta Bhuller and Justin Field joined the Board of Molonglo Financial as Junior Observers. These Year 11 students, from St Mary MacKillop College and Lake Tuggeranong College respectively, participated in monthly board meetings and worked on their own project, the "Bendigo Bank Community Awards."

These awards were given to Year 12 local students who were selected by teachers as having made a positive impact on their community. Each student received a \$100 account at one of our branches and a donation of \$100 to the charity of their choice.

At our Annual General Meeting last November, Amreeta and Justin presented a review of their year as Junior Observers. They said that they gained much from being involved with the board and recommended that their successors become even more involved, a real testament to how energetic they were towards the **Community Bank**[®] concept and supporting the local community.

“It is a wonderful initiative by the Board and I am grateful for the opportunity.”

This year, we have once again accepted Junior Observers onto the board, and we are pleased to welcome **Roseanna Supple** and **Holly Fogarty** from St Clare's College.

Roseanna Supple

"I am very excited to have been given this opportunity as a Junior Observer. I am eager to begin my position this year as I enjoy studying business and mathematics at school. In 2013 I will be studying Year 11 at St Clare's College majoring in Business, English and Biology. When I finish my studies I hope to have a career in small business management or physiotherapy. While on the board I hope to learn lots of new skills and experience first hand what it is like to work in a professional work place. I would also like to learn about how a business is run. I am hoping that I will be able to participate fully in the junior observer program and learn a lot under the guidance of the board members."

Holly Fogarty

"My name is Holly Fogarty and I live in Pearce. I am in Year 11 at Saint Clare's College and most of the electives I am studying in Year 11 and 12 centre on business. I am interested in learning more about the practical side of how business strategy is established and pursued. Being an observer on the Board over the next 12 months will give me a great insight in to many practical aspects of running an organisation and will complement my studies. It is a wonderful initiative by the Board and I am grateful for the opportunity. I also have a part-time job at Hoyts Woden, which I love, and play football in the women's premier league for Canberra Football Club."

Bendigo Bank

Southern Finance Group asset acquisition

At the end of November 2012, Bendigo Bank purchased the majority of assets from the Southern Finance Group Limited for \$290 million. The Southern Finance Group is a regional lender, operating in Victoria and south east South Australia. This allows Bendigo Bank to increase its presence in these regions. This comes a year after Bendigo Bank purchased another major asset, the Bank of Cyprus Australia

Australia's Favourite Banking Providers

A recent survey of Australian banking by the Australian Financial Review has named Bendigo Bank as the country's most popular bank. The SMILES Survey rates organisations based on value for money, quality of customer service, fees, charges and products of all the major banks in Australia.

This news reinforces the findings made at the start of 2012, which found that Bendigo Bank customers are more satisfied than any other bank's customers.



Welcome!



Simon Maddox

DIRECTOR

Simon studied Arts/law before switching to architecture and then completed a post graduate diploma in Social Communication at Hawkesbury Agricultural College.

Professionally, Simon started trading Commodity Futures on the Chicago Board of Trade very successfully. He specialised in currencies, arbitrage, metals (gold, silver and copper) and a few agricultural products.

Simon left Commodity Futures trading to establish a management consultancy practice, The Q Consulting Group. This, in turn, led to an enormous amount of travel - taking Simon out of Canberra for some 200 days a year.

Tired of travel, Simon was given the opportunity to purchase a small secondhand bookshop which he has since transformed into Canberra's largest. Known as Beyond Q (at Curtin shopping centre) it includes a strong community focus, a cafe, live music and nearly 4 km of books.

Simon was a founding member of the Curtin **Community Bank**[®] Steering Committee, taking the role of chair after Vincent Tran left for Sydney.



Andrew Maloney

BRANCH MANAGER - CURTIN

Andrew has been working in the banking and finance industry for the past 20 years. For 10 years he was with one of the big four and another 10 in the non-bank lending sector.

.....
He was attracted to the Bendigo Community Bank[®] because it is all about giving back and being involved in the local community.
.....

Andrew has a passion for customer service and helping his clients realise their financial dreams and goals.

Andrew has been a Canberra local all his life and enjoys spending his time with his young family and on the bowling green or golf course.



Ann Dalton

DIRECTOR

Ann Dalton has lived nearly half her life in the south-side suburb of Curtin and has always been engaged with her community. So, she was quick to say 'yes' when asked to join the Curtin Steering Committee.

In keeping with the family tradition of bookselling and publishing, Ann was a founding member of the Canberra Baby Collective. The group co-authored the Canberra Baby Book, which provided advice and practical tips on pregnancy and parenting in the ACT, and quickly become a number one bestseller in Canberra.

Ann had involvement with the ACT Society for Physically Handicapped Children as a judge of the Queen of Canberra Quest and was a founding member of the Society's Bluebill Committee, which saw the establishment of the Hall Markets.

Ann currently works at the Pharmacy Guild of Australia as the National Director of Policy and Regulatory Affairs and advocates to ensure access to health care services and professional advice through the national network of over 5,000 community pharmacies. Ann holds a BA Communication from the University of Canberra and is a Member of the Public Relations Institute of Australia.

Trading of Shares

Molonglo Financial Services Ltd is an unlisted Public Company and disclosing entity. Shares are not listed on a licensed market or exchange. To provide shareholders with liquidity (tradability) in their shares, MFS has obtained approval from ASIC to operate a Low Volume Market under an exemption provided by section 791C of the Corporations Act 2001 and in accordance with the Corporations Exemption Notice 2003.

The Low Volume Market is an ideal way of share trading for community bank companies where the volume of trade is low. Moreover, there are minimal costs associated with the approach for both the company and people trading shares. Shareholders wishing to dispose of any of their shares may either find a buyer or register their interest in selling those shares on the register of the sellers maintained by MFS in accordance with the conditions of the Exemption Notice.

More information is available on the Bendigo Bank website by searching: 'Calwell Bendigo Bank Trading Shares.' From the Calwell page you can find out about trading history, examine a Register of Interested Parties and download various forms for buying and selling shares.

Contact: Molonglo Financial Services Administration Manager
Email: admin@molonglofs.com.au
Phone: (02) 6247 6655

MFS 2011-12 Dividend

Total Dividend Paid - \$0.02 per share fully franked
 MFS Community Contributions - \$1,065,469.72

Shareholder Information

Shareholders are reminded that they need to notify AFS and Associates, who manage our Share Registry, of any changes to their circumstances including change of address or marital status, death of a shareholder and the transfer of any shares held in trust for children once they turn 18 years of age. AFS share registry contact is:

AFS and Associates

Phone: (03) 5443 0344
Email: shareregistry@afsbendigo.com.au
Web: www.afsbendigo.com.au

Current Board of Directors

- > Jayson Hinder (Chairman)
- > Neale Guthrie
- > Brian Brown
- > Johnny Maljkovic
- > Ben Duggan
- > Wendy Noel
- > Alan Hodges AM
- > Simon Maddox
- > Ann Dalton

Junior Observers

- > Roseanna Supple (St Clare's College)
- > Holly Fogarty (St Clare's College)

Your Local Community Bank® Branches



Calwell **Community Bank®** Branch
 Shops 19-21 Calwell Shopping Centre | (02) 6291 3385



Curtin **Community Bank®** Branch
 Unit 1, 20 Curtin Place Curtin Shopping Centre | (02) 6260 5140



Jerrabomberra **Community Bank®** Branch
 Shop 2A, Jerrabomberra Village Shopping Centre | (02) 6299 8357



Wanniassa **Community Bank®** Branch
 Unit 13 & 14 Wanniassa Shopping Centre | (02) 6231 9024