



Chairman's report.



Hello and welcome to our Summer Newsletter.

We have been busy improving our customer experience recently, with a

cosmetic upgrade to our Wanniasa **Community Bank**[®] Branch, and providing additional resources that bring the branch to the customer. This includes recruiting a second Mobile Lender, Peter Grady, who has recently joined us. Peter has 27 years experience in banking and lending, and will be a great addition to the team.

Thank you to all shareholders that submitted votes, questions, or attended our AGM. It is always great to get feedback from our shareholders. In keeping consistent with last year, we have again paid a dividend distribution on 1 December. This is the third financial year in a row that we have paid consistent dividends.

On behalf of our Board and staff, I want to wish all shareholders a very merry and safe Christmas, and a happy 2019.

Neale Guthrie
Chair

Jayson Hinder Memorial Scholarship.

We are delighted to announce the launch of the Jayson Hinder Memorial Scholarship, designed to empower motivated young locals to further their studies with a \$2,500 per annum TAFE scholarship to cover course fees and expenses.

The scholarship is named after our former Chair, past President and Board member of Canberra PCYC and friend, Jayson Hinder, who sadly passed away in early 2017.

The scholarship is open to 16-25 year olds who are experiencing financial and/or social difficulties, but are actively engaged in the local community and are a current participant in a Canberra PCYC program.

Neale Guthrie, Chair of Molonglo Financial Services, said, "To be able to structure the scholarship to support the Canberra PCYC where Jayson was also President for many years is fantastic. It is great to be able to support young people to build positive futures for themselves which is a founding principle of both the Canberra **Community Bank**[®] Group and Canberra PCYC."

Executive Manager of Canberra PCYC, Cheryl O'Donnell, said, "Our programs and activities demonstrate diverse possibilities for lifestyle choices, and better pathways by offering high adrenaline, positive, safe risk-taking activities that young people can enjoy. Through our support frameworks, we ensure that participants achieve tangible outcomes and practical skills to effect positive changes, increased resilience and increased community engagement.

Lisa Hinder, Jayson Hinder's wife, said, "Jayson was always enthusiastic about helping the underdog.

He believed disadvantaged kids deserved a fair go so it's great that this scholarship program is focussed at supporting young people in Canberra PCYC programs."

Applications close on 29 January 2019, and more information can be found at: www.bendigobank.com.au/scholarships

Annual General Meeting Recap.

Our 16th Annual General Meeting was held on 15 November 2018 at the Yarralumla Yacht Club. At the meeting, we announced a dividend that was paid on 1 December 2018. This distribution was \$0.02 per share, unfranked. This is in line with our aim to make consistent distributions to shareholders over time.

The presentation and minutes from the AGM are now available on the Investor Relations section of our webpage.

Thank you to all the shareholders that attended, and a special thanks to our guest speakers Ben and Ken from Integra Service Dogs Australia.

Molonglo Financial Services Limited Level 4, 15 Moore Street, Canberra ACT 2601 **ABN** 77 100 097 443

Directors: Neale Guthrie (Chair), Brian Brown (Deputy Chair), Alison Bleathman, Klarisa Cengic, Yvonne Gillett, Radmila Noveska, Nigel Phair, Emma Stonham, Catherine Walsh.



Integra Service Dogs Australia – AGM attendees were amazed to see Ben Johnson and Ken Lloyd, OAM MSs JP from ISDA to show the impact of their work on first responders and veterans with Post-Traumatic Stress Disorder.



Fearless Comedy Gala – The third Comedy Gala was held in October and raised \$30,241. This brings their total fundraising to over \$100,000 over the last three years. (Photo credit: David Burke)



Wanniassa Community Bank® Branch – Our refresh at Wanniassa is now complete. Customers can now enjoy a better looking branch with a localised mural behind the counter. Visit the branch today to see all the upgrades!



Wanniassa Community Bank® Branch – This will keep our branches consistent with Bendigo Bank's modern branch style, improve our marketing in the centre, and give our customers confidence that we are committed to our locations.

Change to opening times.

From Wednesday 2 January 2019 our branches will open at 9.30am between Monday and Friday. The reason for this change is to give our staff additional time each day for contacting customers, as well as training and development.

This change is consistent with Bendigo Bank branches around the country, and will lead to a better customer experience.

Change to share registry.

Please note that Molonglo Financial Services Limited will change share registries in the new year. Our current registry, ShareData Pty Ltd, is being taken over by AFS & Associates.

AFS & Associates will send correspondence to all shareholders in early 2019. Their details are:

AFS & Associates PO Box 454, Bendigo VIC 3552
 P: (03) 5443 0344 W: www.afsbendigo.com.au
 E: shareregistry@afsbendigo.com.au

Canberra Community Bank® Group

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Jerrabomberra Shop 2a Jerrabomberra Village Shopping Centre, 2 Limestone Drive, Jerrabomberra NSW 2619
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Opening hours: Monday to Friday 9.30am – 5.00pm (all branches) and Saturday mornings 9.00am – 12 noon (Wanniassa only)

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