

Molonglo Community Bank® Group

MOLONGOLO FINANCIAL SERVICES NEWSLETTER
WINTER 2013

CELEBRATING 10 YEARS IN 2013



GIVING YOU THE OPPORTUNITY TO BECOME A COMMUNITY HERO!

To celebrate our 10th birthday and Canberra's centenary, Deputy Chief Minister and Treasurer Andrew Barr MLA officially launched our 2013 grants program and our 100 Community Heroes Campaign at the Curtin shops on 1 May 2013.

These special birthday initiatives, see MFS investing an additional \$300,000 into the local community, through a three-tier process: firstly, through a \$100,000 grant to open a new health co-op in Tuggeranong; secondly investing in five \$20,000 grants to five key organisations; and lastly by offering 100 grants worth \$1,000 each to 100 community groups.

On the day itself, many traders, shareholders, customers, staff, community organisations and Curtin locals turned up to help celebrate this remarkable event. Russell Jenkins, Executive of Customer and Community from the Bendigo Bank Head Office gave an inspiring speech about the value of supporting a community bank; and local Member for Canberra Gai Brodtmann MP also assisted, and as part of the ceremony kindly pinned '100 Community Heroes' badges on four staff members to celebrate the occasion.

After Minister Barr officially launched the event, our birthday cake was cut. Members of the public had the opportunity to nominate their favourite charity then and there, with our two Board Youth Observers, Roseanna Supple and Holly Fogarty, helping locals navigate the online nomination form.

The 100 Community Heroes campaign gives all residents of the ACT and Queanbeyan an opportunity to become a Community Hero by simply nominating their favourite charity or not-for-profit organisation to receive \$1,000!

Residents of all ages can participate, and nominating your favourite community group is easy! Just visit www.100communityheroes.com.au and fill in the online nomination form. But hurry because nominations are only open until Wednesday 19 June 2013.

The 100 people whose grant nominations are successful – the 100 Community Heroes – will be invited to present the \$1,000 cheque to the group they nominated at specially-arranged events.

**ACCESS THE
NOMINATION
FORM HERE!**



Calwell, Curtin, Jerrabomberra and
Wanniassa **Community Bank®** branches

 **Bendigo Bank**

BRANCH & COMMUNITY NEWS



FROM THE CHAIRMAN

Welcome to our Winter 2013 newsletter.

It has been an exciting few months for Molonglo Financial Services in the lead up to the launch of our \$300,000 2013 Grant Program and 100 Community Heroes Campaign. In saying that, I encourage all of you to become a "hero" and jump on the website and nominate your favourite community group and give them a chance to receive one of the hundred \$1,000 grants.

In this edition we have a great new section, the Community Snapshot, where we feature local traders who bank with us and ask them some questions about their business and community banking in general.

Our Managers and branch staff have also been very busy over the past few months participating in many different community events. A picture is worth a thousand words, for a great visual of this see page six. A special thank you to all the staff involved and who joined me in both the ACT and Queanbeyan Relay for Life and with me at the PCYC Time 4 Kids lockup.

We are proud to announce that we have reached over 150 'likes' on Facebook and we have also finally launched our long awaited website, I again encourage you all to go online and have a look at the website and also like us on Facebook if you haven't already.

Finally, I would like to congratulate Nicole from the Wanniassa branch and her husband Nick, who have their first new addition to the family, baby Jessika.

Jayson Hinder
Chairman

NICK VOLUNTEERS WITH THE YELLOW VAN

Each year our staff receive 3 paid days to go out and volunteer with a community group of their choice.

Recently, our General Manager Nick Brookes decided to cruise the streets of Canberra in a brightly coloured van collecting food for those in need. That's right, he decided to volunteer with The Yellow Van (formerly OzHarvest).

When he first arrived he was briefed by the lovely staff about The Yellow Van's operations. He then jumped in the van (the very same one MFS bought for OzHarvest a few years ago), and drove all around Canberra collecting food from various businesses and then delivering that food to dozens of local charities.

Nick had a great day and what made it even better was that it was spent driving around with Dave, 'a top bloke', who volunteers his time every Monday and Wednesday driving The Yellow Van.

Nick said, 'It really is the people who volunteer for The Yellow Van that make such a difference. These volunteers are out driving around all day, sometimes having to go back to a place twice, and they stay so positive and humble about the great work that they are doing.'

'It was great to see first hand how MFS's contribution of the van has really helped them out by doubling their capacity and allowing them to mobilise more volunteers, which means more rescued food going to those in need.'



Nick & Dave in front of the van purchased by MFS

CHECK OUT OUR SHINY NEW WEBSITE!

We are proud to announce that our website, www.molonglofs.com.au is up and running!

On the website you will find information on grants and sponsorships, small stories on what we've been up to in the community, information on the company such as our annual reports and you will have easy access to our great newsletters.

But its best if you go online and have a bit of a look around for yourself; you never know you might even find yourself featured in one of our photos!



Smiles all round for MFS Deputy Chair Alan Hodges, MFS Director and Raising Hope Founder Ben Duggan and MFS Chairman Jayson Hinder at the launch.

RAISING HOPE EDUCATION FOUNDATION

Since 2011, the Calwell, Curtin, Jerrabomberra and Wanniasa **Community Bank®** branches have been closely following the progress of the Raising Hope Education Foundation. Our Board of Directors, so impressed by the community focus of its 23 year old founder Ben Duggan, invited him to join the Board in 2012. We were delighted to attend the launch of Raising Hope as major sponsor at the Wanniasa School on 8 April, the culmination of two years of development of the foundation.

To launch the foundation, many people who had also supported its goals attended the event. This included its Chairman Allan White, Foundation Patrons Terry Campese and Senator Gary Humphries, and many principals from schools across Canberra. After being officially launched by the ACT Minister for Education and Training, Joy Burch MLA, Raising Hope began its work helping students in need in the Canberra region.

The Foundation has several different programs that will be implemented in schools over the coming years. One of these is 'Boom! Mentoring'. This program trains ANU, UC and ACU students to be mentors for High School Students so as to provide positive role models and to help the school students to build confidence and aspire to goals such as higher education. We look forward to seeing how this foundation grows and the positive effect it has on the local region in years to come.

For more information and to see the other programs, visit www.raisinghope.org.au

2012-2013 SPONSORSHIPS AND GRANTS TO DATE

Lifeline Canberra	\$15,950
Queanbeyan Tigers	\$13,200
Terry Campese Foundation	\$11,210
Autism Asperger ACT	\$10,000
ACT Eden Monaro Cancer Support Group	\$6,395
Sport for Women Day 2013	\$5,500
Easts Junior Rugby Union	\$5,000
Heart Foundation	\$4,725
PCYC	\$4,000
Queanbeyan Rural Fire Brigade	\$3,475
Clare Holland House	\$3,000
Women's Legal Centre	\$2,000
MS Australia	\$2,000
L'Arche	\$1,700
Snowy Hydro SouthCare	\$1,520
Tuggeranong Buffaloes	\$1,505.50
Queanbeyan Netball Association	\$1,500
Cancer Council / Relay for Life	\$1,130
South East Tigers Touch Association	\$1,000
Charny Carny	\$1,000
Leukemia Foundation	\$820
Curtin P&C	\$600
Oxfam	\$500
St Francis of Assisi	\$500
Jerrabomberra P&C	\$500
Show and Shine Trophy / BMW Car Club	\$350
Queanbeyan Bowls Club	\$350
Jerra Joeys Netball	\$250
Vikings Baseball	\$250

BRANCH NEWS



Sheree Kent and Amy Blyton standing in front of the 'best decorated campsite.'



Viola Kalokerinos, long time Curtin resident and member of the Curtin Steering Committee stands next to the framed letter and photo. Viola identified several students in the photo who still live in the Curtin area.

AMY'S STORY

For the past few years the staff at all our branches have participated in both the ACT and Queanbeyan Relay for Life. This year was extra special for our Calwell Customer Relationship Officer Amy Blyton, who wrote this piece on the Relay for Life:

This year, Cancer Council ACT's Relay for Life had a whole new meaning for me! My dad was diagnosed with cancer in November of last year, which was a total shock and very unexpected! I guess before, I never thought of how my money would help this amazing cause. It's not until you see it first hand that you realise how much organisations like the Cancer Council actually help people with cancer.

The Cancer Council has done so much for my dad in this short amount of time. They supported him through the initial shock and now during the radiation and chemo treatments.

For those of you that don't know, Relay for Life is a 24-hour event held at the AIS athletics track. At least one person from each team needs to be walking/running on the track at all times, carrying a baton. We had to brave the heat on Saturday 16 March and the early morning chill on Sunday, but it was well worth it!

Canberra's Relay for Life is in the top 5 in Australia for raising the most money for this wonderful cause. Our Team, Bendigo Believers, raised \$6202.11! Well over our goal of \$3500, thanks to our supporting team members, customers and friends!

We also had a very successful Cupcake day in March at the Calwell Branch: we had a Jelly Bean guessing competition and we put together two raffles, all to raise money for the event!

Our theme this year was Purple Butterflies! For a gold coin donation you could write a name or message on a butterfly. We then hung them in the branch window and on the Relay weekend we hung all the butterflies around our tent. We won 'best decorated campsite' thanks to our beautiful butterflies!

Thank you to everyone involved and to everyone who donated; your contribution is helping to fight back against a disease that takes too much.

A LITTLE BIT OF HISTORY IN OUR NEWEST BRANCH - CURTIN

A few months after the opening of the Curtin **Community Bank®** branch, we received in the mail a real treat from Mary and Gene Dunn. The Dunn's were one of the first families to settle in Curtin in 1964. As a former school teacher from the Woden area, Mary sent through a letter of thanks for opening a **Community Bank®** in Curtin, a place she has seen change markedly over her 50 years as part of the Curtin community. Included was a photo of her class from 1974, and a card signed by all her pupils on her last day.

We immediately knew we had to frame this and display it proudly in our Curtin branch. Take a look next time you drop by, and if you're a past Curtin South Primary School student you might even spot yourself in the photo!

COMMUNITY NEWS

COMMUNITY SNAPSHOT - SUPPORTING BUSINESSES WHO SUPPORT COMMUNITY BANKING



Margaret standing outside the gallery

MARGARET HADFIELD GALLERY & STUDIO, CURTIN SHOPS

Did you know we have an internationally renowned artist in our very own backyard? For twenty months, local Gallipoli Art Prize winning artist and small business woman Margaret Hadfield has been working out of the Curtin Shopping Centre. We stopped by to ask her a few questions.

What made you choose Curtin?

It's a great small shopping centre, which had enough space available! The location offers high visibility and has a great feel about it. I was inspired by an art gallery in Washington D.C, which was smaller than here. It made me seek a place in a shopping centre like this with a great atmosphere.

What goes on at the Margaret Hadfield Gallery/Studio?

It is both a Gallery and an Art School. We have classes for all ages over 8, and we teach total beginners to others that just need to chill out. It really helps people lose themselves in art for a few hours.

How are you finding it, having a **Community Bank®** next door?

I really appreciate the push of the committee and especially Viola Kalokerinos and her patience throughout the entire process of gaining community support for establishing the Curtin branch.

Where do you want to see your community contributions going?

I'd like to see them continuing on in the same vein, as contributions to a lot of groups are getting thinner. Specifically, I'd like to see them go to the ACT Eden-Monaro Cancer Support Group as they provide much needed funds to those who really need them in times of real hardship and stress.

To learn more about Margaret and her business, visit her website at:

www.hadfieldgallery.com

or visit her Gallery at:

4/35 Curtin Shopping Centre, Curtin ACT



Margaret with one of her great pieces

IN THE COMMUNITY

OUT & ABOUT IN THE COMMUNITY



Jayson and other members of the community who were "locked up" to raise money for the PCYC



Some happy little ones at the Charny Carry



Josie having a great day at the Qbn Tigers Season Opener



Chloe manning the tent the Charny Carry



Jerra Jon speaking at the Jerrabomberra Rotary Art Show



Brian, Anne and Jerra Jon in front of our marquee at the Qbn Tigers Season Opener



Celebrating Canberra's Centenary with the Curtin Party at the Shops



Gai, Jayson, Andrew and Russell cutting the 100 Community Heroes cake

BANK NEWS

BUSINESS BANK OF THE YEAR, TWO YEARS IN A ROW!

For the second year running, Bendigo Bank has been named Business Bank of the Year (2012) by Roy Morgan Research.

Bendigo Bank business customers were found to have the highest business customer satisfaction score with a rating of 75.4% - almost six points ahead of the nearest competitor.

These results demonstrate Bendigo Bank's ability to meet the needs of a wide range of business clients and that its efforts to deliver the full product range and outstanding customer service are valued by the community.

It also shows that Bendigo's staff go that extra mile and are still outdoing the big four when it comes to ensuring customers are happy and satisfied.



Jo and Rebecca standing with Piggy at the PCYC Time 4 Kids Challenge



Jayson with Dawn Fraser at the Sport for Women Ball



Nick sitting in Snowy Hydro SouthCare Helicopter at their annual open day



Balloons sure were a hit with all the kids at the Snowy Hydro SouthCare Helicopter open day

STAFF NEWS



Jo Ratford

Jo finished year 12 in 2008 at Erindale College. From there she began working full time for one of the smaller union based banks, and in 2010 moved to the Calwell **Community Bank**[®] Branch.

She soon decided to move to the Bendigo Bank **Community Bank**[®] because she liked the idea of working for an organisation that helped the community through sponsoring many local sporting groups, charities and community organisations. Jo has worked in all four branches gaining valuable experience, and is now based out of the Wanniasa branch. For Jo the best thing about working at the Wanniasa branch is the fellow branch staff she works with, and the friendly customers.

Jo tries to get involved in as many community events as possible. Recently she took part in the ACT Relay for Life and the PCYC Time 4 Kids event, which saw the Bendigo Bank mascot Piggy being locked up in a "jail" outside the ACT Legislative assembly. A minimum "bail" amount of \$500 had to be raised to get Piggy out. Hardly a challenge, Jo along with Rebecca (Wanniasa Customer Relationship Officer) managed to raise a huge \$1,200 in just under a week.



Amy Blyton

In 2004 Amy finished her schooling and began working in retail before moving on to work for the Calwell **Community Bank**[®] Branch in November of 2008 as a Customer Service Officer. Four years later after lots of hard work and consistently good results she became a Customer Relationship Officer.

Her favourite part about working for the Calwell branch are the customers, who aren't just customer but friends as well. She also loves working with the girls at the branch and, of course, Steve.

Amy has previously participated in the RSPCA Million Paws walk, and this year she championed the ACT Relay for Life (see her personal story on page 4).



Steven Brown

For just over a year Steven has been working as a Customer Service Officer at the Calwell **Community Bank**[®] Branch.

After finishing school in 2010 in Bega, Steven took some time off and travelled to Europe. He then relocated to the ACT to start his banking career working at the Calwell branch. He first took an interest in working for a Bendigo Bank **Community Bank**[®] when he saw what a difference community banking made in his South Coast community, and that inspired him to want to be a part of its success.

Working for a community bank is especially rewarding for Steven as he enjoys helping people, and his position grants him a unique opportunity to do just that. One of his favourite aspects of working for a **Community Bank**[®] is going to public events such as Relay for Life, local school fetes and movie nights because it gives him a great opportunity to attend places and events he would not usually go to and learn new things, all while promoting the great community concept.



Caitlin Strain

Caitlin graduated from St Mary Mackillop Catholic College in 2012, and has only recently joined the team at Curtin. Caitlin chose to work for a **Community Bank**[®], as she has been a customer since she was a child and as such she has always experienced friendly and personable staff and great service. By working for a **Community Bank**[®] it has enabled her to be a part of that, and offer the same great service that she experiences.

Caitlin enjoys being highly involved with the community and particularly likes the fact that all staff have such a close relationship with their customers. In her spare time Caitlin enjoys baking, and is currently looking into what areas of the community she would like to help through volunteering.

ATTENTION SHAREHOLDERS:

This information, and more, is now available on our website www.molonglofs.com.au/NewsEvents/Newsletters.aspx and will not be printed in any future newsletters.

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. To date 110 Community Bank® have ASIC approval to operate on the Low Volume Market.

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
admin@molonglofs.com.au | 02 6247 6655

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.

Contact

AFS and Associates | 03 5443 0344
shareregistry@afsbendigo.com.au | www.afsbendigo.com.au

MFS 2011-12 DIVIDEND

Total Dividend Paid **\$0.02** per share fully franked

Total dividend returned to shareholders **\$386,089**

CURRENT BOARD OF DIRECTORS

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

JUNIOR OBSERVERS

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

CELEBRATING 10 YEARS IN 2013



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

Calwell Community Bank® Branch

Shops 19-21 Calwell Shopping Centre | 02 6291 3385

Wanniassa Community Bank® Branch

Unit 13 & 14 Wanniassa Shopping Centre | 02 6231 9024