



To all our shareholders,

May we wish you all a very Merry Christmas and a prosperous New Year from your Board and staff. We hope all enjoy the company of family and friends, and be safe over the festive season followed by a great 2019.



## The year that was.

Deposit grew by \$3.387 million
Lending grew by \$7.365 million
Wealth and other products grew by \$5.166 million
Overall business growth up by \$15.918 million
Total footings hit \$113.5 million



## Annual General Meeting.

Mount Martha Community Enterprises Ltd held its Annual General Meeting Tuesday 27 November 2018 when Chair, Mr Nick Roberts declared our first dividend of 2.25 cents per share. The meeting was well attended by shareholders with all Directors of the Board and staff present.

Mount Martha Community Enterprises Ltd 5a Bay Road, Mount Martha VIC 3934 ABN 25 142 190 949

**Directors:** Nick Roberts (Chairman), Colin Forsyth (Treasurer), Geoffrey Kidd (Secretary) Lisa Gould, Alan Desselss, John Schubert, Ken Anderson.

## Our vision.

Our Vision "Aim to be an integral and respected part of our community" kept us busy with sponsorships and grants to:

Briars Heritage Croquet Club	Mount Martha Fire Brigade
Mornington Christmas Luncheon	Mount Martha Golf Club
Mount Marth Carols by Candlelight	Mount Martha House Historical Collection
Mount Martha Bowls & Social Club	Mount Martha Junior Football Club
Mount Martha Pre-School	Rotary Club of Mount Martha
Mount Martha Soccer Club	Story Dogs
New Peninsula Mens Shed	The Biggest Morning Tea.

## Youth Leadership Camp 2018.

As a joint partnership between all **Community Bank**<sup>®</sup> branches and branches of Bendigo and Adelaide Bank on the Peninsula, along with Mornington Peninsula Shire Youth Services, staff for the third year sponsored more than thirty Year 10 students to attend a Youth Leadership Camp held at Portsea. This year's forum was around "It's OK not to be OK". Hearing of the heartbreak experienced by people of their own age losing a family member, the students committed to making a difference and raising awareness amongst their peers and students at their own schools.

## Prep visit.

Prep aged students of Mt Martha Primary School made their annual trek to the branch to learn about banking and where their deposits to our School Banking Program go. Staff member Narelle became the 'Pied Piper' with the students enthralled by her presentation.



## The New Peninsula Men's Shed.

The hard working committee of the New Peninsula Men's Shed raised sufficient support and with our assistance, together with grants from all three levels of Government are able to commence building their new premises. The premises will aid accommodate their growing number of members. An integral part of our community providing a sense of camaraderie, belonging and self respect to their members, they have also reached out and undertaken community projects to help many people located on the Peninsula.



## Did you know?

Mount Martha **Community Bank**<sup>®</sup> Branch:

- Is part of the Bendigo and Adelaide Bank Group:
  - The fifth biggest retail bank in Australia
  - A company within the top 60 listed companies
  - Has 1.6 million customers
  - Has contributed over \$180 million back into local communities throughout Australia
- Is one of over 300 **Community Bank**<sup>®</sup> branches that make up over 500 branches of Bendigo and Adelaide Bank throughout Australia
- Offers full banking services including personal banking, business banking, financial wealth products, insurance and so the list goes on. All at your branch at Mount Martha.

As a shareholder, you can make a difference:

- Take advantage of the products and services provided by the branch
- Experience the personal service that makes us different
- Be an advocate for the branch
- Make a difference to someone's financial position, and in turn help make our community even better than it is now
- Simply, by transferring your banking.



To receive your dividend we need all shareholders to complete, sign and return the enclosed "Shareholder Detail" together with certified identification to either the branch at 5A Bay Road,

Mount Martha Vic 3934 or AFS & Associates Pty Ltd, Share Registry, PO Box 454, Bendigo VIC 3552.

Apologies for inconvenience if you have already provided this information. Please return all notices (one form for each holding) by 31 December 2018.

## The Biggest Morning Tea.

Together with 32 of our local business we hosted our own Biggest Morning Tea raising \$4,108 for the Cancer Council. 'Piggy' not only entertained those who visited the branch for morning tea, but those throughout the Village as 'Piggy' walked the streets.



## Personnel changes.

### Directors.

The following Directors have moved on over the past year:

**Graham Hubbard** – pursuing his professional vocation, and writing his next book.

**Pauline Jacob** – relocated to Vietnam with her husband and family for next five years due to employment.

**Rob Anderson** – taken up a senior position with a North Eastern Victorian based organisation.

**Tony Wiltshire** – retired and pursuing his golfing talents

**Mary Rose Morgan** – retired following 10 years with the company.

These Directors have been ably replaced by:

**Ken Anderson** – extensive experience in journalism, small business, marketing and communication.

**Alan Desselss** – extensive experience in corporate in Australia and overseas.

**John Schubert** – prior financial service experience with small business ownership.

### Staff.

**Jeannie Wakeling** – retired to assist husband run his business, and pursue her artistic skills

**Melanie Welsh** – resigned to take up part ownership in family business.

**Sarah Waterworth** – recruited as Customer Relationship Officer, replacing Melanie for a short term before taking up Maternity Leave with her first child. Sarah has six years experience working previously at our Carrum Downs

**Community Bank**<sup>®</sup> Branch.

## Mount Martha Community Bank<sup>®</sup> Branch

5a Bay Road, Mount Martha VIC 3934 Phone: 5974 4518 Email: [mountmarthamailbox@bendigoadelaide.com.au](mailto:mountmarthamailbox@bendigoadelaide.com.au)

Opening hours: Monday to Friday 9.00am – 5.00pm

Website: [www.bendigobank.com.au/mount-martha](http://www.bendigobank.com.au/mount-martha) [facebook.com/bendigobank](https://www.facebook.com/bendigobank) [twitter.com/bendigobank](https://twitter.com/bendigobank)



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