



Branch Manager's report.

Manager's snapshot.

A quick snapshot of our activity over the past 12 months:

- Number of loan approvals 113, an increase of 63%
- Loan approvals \$17.72 million, an increase of 60.10%
- Number of loan settlements 109, an increase of 94.6%
- Loans settled \$16.613 million, an increase of 167.3%
- Number of accounts opened 581 for \$13.913 million
- Lending book grew by \$13.188 million to \$38.953 million
- Deposit book grew by 11.334 million to \$57.058 million
- Other business grew by \$333,000 to \$1.584 million
- With total business \$97.595 million
- Total growth for the year \$24.8 million
- Contributions to our local community groups now totals \$150,000.

Mount Martha Community Enterprises Limited has operated in profit for last five months, with potential dividends to shareholders nearing.

AGM.

Our company will be holding its Annual General Meeting (AGM) On Tuesday 28 November this year at the Mount Martha Bowls Club.

Kerry Debernardi
Branch Manager

Biggest Morning Tea.

This year the staff wanted to get the Village traders together and hold a 'Biggest Morning Tea'. It was a huge success! Twenty one local businesses contributed in a variety of ways, from holding a cake stall, donating food, holding a wine auction and even giving up their tips. With an estimated 50 people coming through the branch on the morning, it was buzzing! The staff had done a wonderful job putting everything together and raised \$3,671 for this great cause. We plan to go even bigger next year!



Happy birthday!

On 6 April we were packed to the brim with shareholders and local clubs as we celebrated our 6th birthday! Thank you for all those that dropped in and had a cuppa and a piece of cake.



“Our aim is to be an integral and respected part of our community”
– and the staff invite all shareholders to be a part of it.

Mount Martha Community Enterprises Ltd 5a Bay Road, Mount Martha VIC 3934 ABN 25 142 190 949 **Directors:** Nick Roberts, Robert Anderson, Colin Forsyth, Lisa Gould, Graham Hubbard, Anthony Wiltshire, Mary-Rose Morgan, Geoffrey Kidd, Pauline Jacob.

Helping our local community.

Three of our Directors and their family members recently helped BERG plant hundreds of grasses near Uralla Bridge at the regular monthly Sunday working bee. Directors Colin Forsyth and Lisa Gould enjoyed the experience and learnt more about the work BERG does looking after the precious reserves for our community.



Staff achievements.

We love our staff at the Mount Martha **Community Bank**® Branch! Kim (pictured below) celebrated her 6th year anniversary with the branch in March.



Stacey, our Customer Relationship Officer, was a national winner of a 'Customer Service Award' for April. She is pictured with Simon Sponza, Regional Manager.



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*Rated above the four major banks among home loan customers in Roy Morgan's Home Loan Customer Satisfaction Survey, July 2016. Credit provided by Bendigo and Adelaide Bank Limited ABN 11 068 049 178 AFSL/Australian Credit Licence 237879. Terms, conditions, fees and charges apply. All information is correct as at March 15 2016 and is subject to change. Full details available on application. Lending criteria apply. S55518-1 (364127_v1) (18/07/2017)

Mount Martha Community Bank® Branch

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Opening hours: Monday to Friday 9.00am – 5.00pm

Website: www.bendigobank.com.au/mount-martha facebook.com/bendigobank twitter.com/bendigobank

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