



Autumn
2025

Newsletter

Community Bank · Mundaring



Andrea Southam, Mervy Badawy, Mark Tenney

Sacred Heart School STEM Lab

We provided a \$10,000 grant that funded the creation of a new STEM Lab at Sacred Heart School, transforming an outdated ICT room into an innovative, hands-on learning space. Equipped with 3D printers, VR headsets, and experiment kits, the lab fosters critical thinking, problem-solving, and curiosity in students. Over 160 students now benefit from STEM-related learning experiences, preparing them for future academic and career paths.

"The new STEM Lab at Sacred Heart School was kickstarted by Community Bank Mundaring funding. Thank you for helping us create a space for students to develop critical thinking and problem-solving skills." – Mark Tenney, Principal.

Defibrillators for 11 local schools

Last year, we heard that the Education Department issued a mandate requiring all schools to install a publicly accessible defibrillator. In response to this important directive, we provided funding for the supply and installation of defibrillators at 11 schools within our local area. These defibrillators are crucial in emergency situations, providing life-saving support in the event of a cardiac emergency.

All of the schools have expressed their gratitude for this contribution, acknowledging the significant role these devices play in ensuring the safety and well-being of students, staff, and visitors. The defibrillators are now easily accessible in each school, offering peace of mind to the entire community. It's a testament to our commitment to supporting local schools and contributing to a safer environment for everyone.

Pictured above: L-R: Mervy Badawy (Branch Manager, Community Bank Mundaring), Tanya Dickson (P&C President), Jan Hignett (P&C Vice-President), Ryan (Student), Andrea Southam (Executive Officer, Bendigo Bank Mundaring), Mia (Student), Peta Tuckett (P&C Member), Ashlee Craig (P&C Member), Josh Dorozenko (Deputy Principal, Chidlow Primary School)

Message from the Chair

Dear shareholders, Board members, staff and community,
As we embrace 2025, I am delighted to extend a warm welcome to all of you on behalf of the Board of Directors. This marks an exciting time for our organisation and I am pleased to share several significant updates and reflections on our journey thus far.

Branch Enhancements I am thrilled to report that our Mundaring branch has recently undergone a refurbishment, now featuring two additional rooms. As other banks close their branches, we've seen an influx of new customers who have discovered our welcoming environment and exceptional service. It is gratifying to know that our efforts are resonating within the community and surrounding areas.

New Community Office We are also excited to announce the opening of our new community office in Midland. With four offices and a boardroom for meetings, this space allows us to expand our operations while providing the necessary resources for our team. It has been just over two years since we moved from "The Treehouse" and having Andrea and Ashleigh work from this new location during the week is already proving to be a tremendous asset for Mundaring Community Financial Services (MCFS).

Board Updates I'm pleased to report stability within the Board, with no recent departures. Anil and Rob have integrated seamlessly, contributing valuable insight and perspectives. We are especially excited to welcome Nicola back, in person to our Board meetings; her wealth of experience and commitment are invaluable to our mission.

Community Engagement Our stunning mural continues to be a source of pride in our community. We are excited to announce that it has been replicated in our office in Midland, creating an inspiring welcome for Visitors. Our community engagement committee, which includes dedicated members Kate, Mel, Robyn, Amber and two youth ambassadors Cassidy and Tayla are making strides in increasing our presence at local events. Their passion for representing our Bank is vital as we strive to connect with more community members.

Staff Highlights As we look to our team, we bid farewell to Vanessa, who has served with us for four years. We are grateful for her contributions and wish her all the best in her future endeavours. We also bid farewell to Ben and Natalie, and wish them both every success for their future. Alex completed her six-month probationary period with flying colours, gaining her DLA which is unheard of at such an early stage. We also welcomed a new casual employee, Rowan Edge who seamlessly slotted into our banking team. Lesley is currently on maternity leave; we celebrated the arrival of her beautiful daughter in December and look forward to her return. I am pleased to announce that

Ashleigh completed her six-month probationary period and is making a positive impact as Andrea's Assistant.

Achievements I am proud to announce that MCFS was a finalist at the 'Australian Small Business Champion Awards'. Although we did not win, being recognised at a national level is a significant achievement and a testament to the hard work of our staff and Directors. Congratulations to everyone involved.

Community Support Our community contributions continue to exemplify our commitment to supporting local groups. We are proud of the positive impact we've been able to make. In total this half year we have given back \$191,241 to our community. We are optimistic that the current raffle will also be successful.

Remembering the Wooroloo Fire, which occurred four years ago on 1 February, we recently launched 'The Art Trail', an initiative driven by Andrea. This trail celebrates local artists and features stunning works that represent our community and its resilience. Each artwork is accompanied by a plaque and a QR code that provides insight into the artist and their work's significance.

Banking landscape and future opportunities As the banking landscape continues to evolve, we remain responsive to changes in customer needs, particularly as more banks close their branches and shift towards cashless operations. This transformation has only strengthened our position, with our Community Bank now representing three percent of Bendigo's national banking sector, a remarkable achievement.

Looking ahead, we are excited about an upcoming event that aims to assist community members facing living cost challenges. While I cannot disclose further details just yet, I assure you that our mission to serve the community always remains at the forefront of all our efforts.

I extend my heartfelt thank you to our dedicated team: Mervy our Branch Manager and leader of our staff, Lauren, Taryn, Lyndall, Rowan, Cassie, Penny, Alex, Andrea, and Ashleigh. You are all amazing and we thank you so much for the customer service and support that you provide to everyone who walks through the doors.

A special thank you to our Board members, Nicola, Rochelle, Aleks, Hannah, Anil and Rob for your commitment and passion for our organisation and the community we serve. In closing, I want to extend my gratitude to our loyal customers, and shareholders for your unwavering support.

Thank you for your attention and support. We look forward to welcoming you to the branch soon.

Warm regards,

Kerry Hort Rowe
Chair

Trillion Trees Solar Inverter

The grant enabled the installation of a new solar inverter for Trillion Trees reducing their reliance on grid electricity and lowering operating costs. This has allowed the organisation to focus more on its core mission of landscape restoration and community connection. Volunteer engagement has also increased, with many excited about the organisation's commitment to sustainability. The new inverter contributes to the organisation's goal of reducing its carbon footprint and ensuring funds are directed towards biodiversity projects. Overall, the project is already having a positive impact on both the community and the environment.



Trillion Trees team

Bridgette's Act of Kindness and Archie's Support Dog

A few months ago, Kate from Roar Inc introduced us to Bridgette, a young participant with big ideas. As part of the Roar Program, Bridgette earned the Bendigo Band of Community Kindness for organising an event to raise funds for Archie, a boy with cerebral palsy who needed an assistance dog. The dog, costing \$34,500, helps detect seizures, and Archie's family had raised \$24,000. Bridgette's event raised over \$6,000, and we granted her \$500 for initial costs. Inspired by her dedication, we contributed the remaining \$4,999.97 to cover the full cost. Bridgette truly made a difference and was overjoyed when the family named the dog "Brig" in honour of her!



L to R: Andrea Southam, Hannah Dyer, "Brig", Claire and Archie Temperton, Ashleigh Southam, Tayla Dyer

Mundaring Community Financial Services Ltd

ACN 63 097 289 677

Summary of Financial Results for the half year ended 31 December 2024

| | 31 December 2024 | 31 December 2023 |
|---|---------------------|---------------------|
| Revenue from ordinary activities | 1,487,891 | 1,328,197 |
| Employee Benefits | -520,864 | -399,725 |
| Donations and support to Community Groups | -191,241 | -123,193 |
| Depreciation and amortisation expenses | -36,446 | -32,646 |
| Other banking and operating expenses | -105,280 | -112,425 |
| Profit from ordinary activities | 614,174 | 667,353 |
| Income tax expense | -165,346 | -130,645 |
| Profit after income tax expense | 460,134 | 502,007 |
| Balance Sheet | | |
| Current Assets Cash & Receivables | 3,145,510 | 2,982,284 |
| Non-Current Assets incl plant, equipment and intangibles | 932,003 | 721,727 |
| Total Assets | 4,077,513 | 3,704,011 |
| Total Liabilities and Provisions | -1,272,393 | -1,371,436 |
| | 2,805,120 | 2,332,575 |
| Equity | | |
| Capital | 559,585 | 559,585 |
| Retained Earnings | 2,245,535 | 1,772,990 |
| | 2,805,120 | 2,332,575 |

These are summaries of the financial reports prepared by the directors and reviewed by the auditors. The principle activity and focus of the company is the operation of Community Bank Mundaring, part of Bendigo Bank, pursuant to a franchise agreement.

There are 615 shareholders holding 565,700 shares in the company.

By order of the Board.

Rochelle Werrett

Company Secretary and Director.

2 April 2025

Manager's report

And just like that, Autumn 2025 is upon us! While time continues to fly, our business has continued to evolve and grow. We started the financial year on a high as winners of the Swan Chamber of Commerce Business Awards winning the Community Spirit Award and Business of the Year Award! Not to mention our very own Executive Officer, Andrea winning Business Person of the Year. We continued this success and were also finalists in the Australian Small Business Champion Awards for 2025. Our Board Chair, Kerry and I attended a night of glamour with other small business finalists from around Australia. The experience was eye opening and humbling as many small business owners shared their struggles, perseverance and success.

The last six months of 2024 were marked by strong momentum and consistent growth, setting the pace for an exceptional start to 2025. We're proud to report that this has translated into over \$50 million in business growth by February 2025. I am looking forward to seeing our position grow further at the end of the financial year.

In February, we welcomed an exciting extension to our business — the opening of our Midland Community Office. This new space allows us to expand our reach, be more accessible, and deepen our connection with the local community. It's a significant step forward in our ongoing commitment to being a truly community-focused organisation.

One of the clearest signs of our success is our team's unwavering commitment to our customers. Maintaining a customer satisfaction score above 9.5 out of 10 year-on-year is no easy task, and it speaks volumes about the culture we've built. I'd like to extend my sincere thanks to my incredible team Lauren, Alex, Taryn, Cassie, Lyndall, Penny, Rowan, Andrea, and Ashleigh for their dedication, professionalism, and passion.

We also want to acknowledge the patience and understanding of our customers during recent branch technology upgrades. While these improvements did temporarily affect our opening hours, they are a vital investment in delivering a better, more efficient service experience moving forward.

A heartfelt thank you to our Board of Directors for their continued guidance, dedication, and invaluable contributions to our business.

Lastly, to our shareholders and customers — thank you for your ongoing support. Your trust enables us not only to grow but to give back and support our community in meaningful ways. We couldn't do it without you.

Warm regards,

Mervy Badawy

Sawyers Valley Playgroup

We provided \$29,727.36 towards the Sawyers Valley Playgroup Make Safe and Improvement Project, which has transformed an unsafe outdoor area into a secure, inviting space for young children and their families. Improvements include fencing, soft fall surfaces, and safer access, benefiting not only playgroup members but also local families, school groups, and support services. All project goals and special conditions were met, with strong community support and collaboration throughout. The space is now regularly used for therapy sessions, mothers' groups, and community events, creating long-term value for the wider Sawyers Valley community.



ROAR Inc

Kate Kendrick's ROAR Inc recently celebrated its second anniversary and is already making a significant impact on the future of our younger generation. ROAR Inc inspires young people to embrace physical exercise while cultivating a mindset so strong that they believe they can overcome any challenge. The program has even been recognised as a youth suicide prevention initiative. Over the past two years, we have supported ROAR in many ways. We funded a vehicle and trailer to help Kate travel with the program, sponsored its implementation in nine schools (with at least nine more schools to be added this year), and provided funding for a Youth Leadership Summit in the Hills. Community Bank Mundaring is proud to continue supporting ROAR as it grows and positively impacts more young lives.

Talk to us today

Community Bank · Mundaring

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 /CommunityBankMundaring

We're open:

9.30am - 4.00pm Monday to Thursday

9.30am - 5.00pm Friday

Directors

Kerry Hort Rowe (Chairperson), Nicola Smith,
Rochelle Werrett (Company Secretary),
Aleksandra Kuzet, Hannah Dyer, Rob French,
Anil Subramanya

Mundaring Community Financial Services Ltd
6945 Great Eastern Highway, Mundaring WA 6073
ABN 63 097 289 677

Hills Billy Carts "Wheels of Inclusion"

We supported 'The Wheels of Inclusion Project', which successfully delivered a purpose-built billy cart designed for wheelchair users. The cart is now complete and was showcased at the Grant Awards Night, receiving an enthusiastic response from the community. It features adjustable seating and safety modifications to ensure inclusive participation in the upcoming Billy Cart Challenge. The project has sparked strong community engagement and excitement, promoting accessibility, inclusion, and a sense of belonging for individuals of all abilities.



Andrea Southam and Chip Marsh