



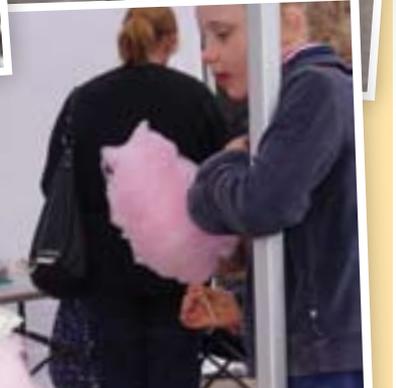
Made possible by the customers of Strathmore **Community Bank®** Branch

May 2014

Our 13th birthday celebration

Our 13th birthday celebration marked the return of \$5 million in profits over 13 years.

It may not be everyone's lucky number, but 13 means a lot to us. It's the number of years we have been in the business of investing in our local community, and we celebrated with an old-fashioned street party. Musicians got the feet tapping, a jumping castle, face painters, and balloon modelling delighted all ages. Fairy floss and a sausage sizzle took care of heartier appetites.



Strathmore Community Services Ltd 337 Napier Street, Strathmore VIC 3041 **ABN** 84 096 122 459

Directors: Peter McKie (Chairman), Peter Brown (Secretary), Craig Jenkins (Treasurer), Kerri Osborne, Glenn Clements, Phil Lusher and Michael Garafillis.

Chairman's message



The success of the **Community Bank**[®] concept continues with further branches opening on a regular basis.

There are now more than 300 **Community Bank**[®] branches spread throughout Australia, these branches have, since inception, given

back to their respective communities more than \$115 million and paid out more than \$5 million in shareholder dividends.

I recently attended the Victorian Bendigo Bank State Conference, which was held in Melbourne. This conference attracts the majority of Victorian **Community Bank**[®] branch Directors plus those from Tasmania and also Wentworth in southern NSW. There were more than 430 delegates, consisting of Directors and Branch Managers, allowing like minded people to discuss the ongoing future of the **Community Bank**[®] model.

Bendigo Bank will soon be releasing a new marketing campaign, positioning us as "Bigger than a bank". Bigger than a bank advertisements will be on television, radio and also on highway billboards, with the aim to further state the difference between the big four banks and our local **Community Bank**[®] branches.

The level of business activity in Australia is still somewhat subdued, even with maintaining record low interest rates, which appear to be continuing thanks to the Reserve Bank.

The concern in most communities is job stability, which is promulgated each week as we hear that more Australian companies are feeling the strain of running a business and are closing down.

Our branch, however, continues to maintain profits, and as at 31 December 2013 had given back \$5 million to our local community, this includes shareholder dividends of \$539,011.

Another piece of great news is that Bendigo Bank has been named as the "Business Bank of the Year" by Roy Morgan Research for the third year running.

On behalf of the Board and the staff of your **Community Bank**[®] branch, we thank you for your ongoing support of the branch and the **Community Bank**[®] concept.

Peter McKie,
Chairman

Customer Relationship Manager's report



Wow, almost half way through the year already!

We continue to build our business and provide excellent service to our valued new and established customers.

In December, Nella Crosara joined our staff. Nella is currently employed part-time

and we welcome her to the branch as a valued member of our team.

The staff Philip, Helen, Malcolm, Hayley, Jake, Edwina, Sue and Nella are not only committed to providing our customers with the service to support their banking needs but are also committed to our community involvement. We are all very proud of the achievements of the branch over the past 13 years and the resulting effect we are having on our local and extended communities.

The staff give willingly of their time to represent your Strathmore **Community Bank**[®] Branch at a broad range of functions. When our branch became involved with the Moonee Valley Relay for Life, Malcolm took it upon himself to organise a branch team and has continued to do this for the past seven years. He has also served on the organising committee for three years. No mean feat organising the staff, Directors, customers and our families and friends to become involved.

Philip, Malcolm and Sue have represented us at a variety of golf days held by sporting and charitable groups and all the staff have been active at functions including the Moonee Valley Festival and Fun Run.

It would be almost impossible for the Directors and staff to accept all of the invitations issued to us, however there is every effort made to do so. Our staff totally support the Directors and the contributions they make on the branch's behalf and continue to strive to do more banking business with more people so that an even greater range of support can be provided.

We have a range of products and services that can be tailored to create financial security for our customers. Please call in to the branch should you have any queries regarding insurance or investment advice as we have specialists on hand to assist.

Helen Morison
Customer Relationship Manager



Update – Dara our guide dog

Hello, well I just cannot believe it has been almost 12 months since I spoke to you last! I have so much to tell you about as I've been very busy studying and having lots of fun puppy time but most importantly I have passed my final exams with flying colours.

The highlight of my training was when I accompanied my raiser to a lecture. It was so exciting to go on campus and see all the students walking around! They have guinea pigs that run free in one of the courtyards and I was only allowed in on the condition that I didn't eat them. I felt very grown up and studious being on campus.

My raiser said he was very proud as I behaved myself impeccably and didn't disturb the other students. I don't try and interact with everyone I meet as I know it can be a bit much and Guide Dogs aren't meant to do that. If someone gives me attention I'm over the moon but otherwise will sit quietly and mind my own business.

I have been told I can be a bit cheeky, but I figure that while I'm still young enough to get away with it, why not! I like to chew things and recently I pinched an item off the kitchen bench, which didn't go down too well. I hid under a table and gave my raisers the classic 'what?' look with my cheeky smile. Works every time! I also like to hide things in my mouth and watch my raisers frantically look for it – it's so funny.

I would like to thank all the shareholders of Strathmore **Community Bank**[®] Branch for their support of me and for sponsoring my training to teach me to become the eyes of a very deserving client.



**It's switching your banking to us.
But it's bigger than that.**

It's more than \$5 million poured back into the local community.

Our bank invests its profits into our community, so just by banking with us, you automatically become part of something bigger. **Bigger than a bank.**

Drop into your nearest branch at 337 Napier Street, Strathmore or phone 9374 2607 or apply now at bendigobank.com.au

 **Bendigo Bank**
Bigger than a bank.

bendigobank.com.au

Bendigo and Adelaide Bank Limited, ABN 11 068 049 178
AFSL/Australian Credit Licence 237879. S48164-1
(213183_v2) (2/05/2014)



Welcome our new Director – Phil Lusher



Phil has lived and worked in Strathmore all his life. He attended our local schools and has been actively involved in local sporting clubs, including football, cricket, little athletics and baseball, for many years. Phil and his wife Helen have two grown boys who have followed their parents

lead and are also heavily involved in sport.

Phil is a very active member of Rotary, just another way he devotes his time to giving back to our community.

Phil was pleased to be elected to the Board of Directors.

"I am thrilled to join the Board of Strathmore Community Services Ltd and promise that I will do my best for our shareholders and our community," he said.

Welcome our new staff member – Nella Crosara

Nella joined our team in December 2013 as a Customer Service Officer, choosing to work part-time to leave her plenty of time to fulfill her passion of working as a volunteer with children. Nella is looking forward to becoming even more involved in the community work that is an integral part of Strathmore **Community Bank**[®] Branch.

Nella tells us she is very passionate about life in general and is very keen to contribute to her community. She is family orientated and loves to cook, specialising in traditional Italian cuisine. Looks as if we will be dining well and taste testing on occasions!



Watch the Bendigo Bank story at www.bendigobank.com.au/snapshots

**It's the success
of your business.
But it's bigger than that.**

At Strathmore **Community Bank**[®] Branch we think business banking is about more than just balance sheets and budgets. It's why you'll receive a dedicated, local business banker who'll be there when you need them.

**Drop into your nearest branch at 337 Napier Street,
Strathmore or phone 9374 2607 to find out more.**



 **Bendigo Bank**
Bigger than a bank.

Strathmore **Community Bank**[®] Branch

Bendigo and Adelaide Bank Limited, ABN 11 068 049 178 AFSL/Australian Credit Licence 237879. S47286-5 (213510_v1) (7/05/2014)

bendigobank.com.au  

Bendigo and Adelaide Bank Limited, The Bendigo Centre, Bendigo VIC 3550. ABN 11 068 049 178. AFSL 237879. (BMPNL0759) (05/14)

Strathmore **Community Bank**[®] Branch

337 Napier Street, Strathmore VIC 3041

Phone: 9374 2607

Website: www.strathmore3041.com.au

Opening hours: Monday to Friday 9.00am – 5.00pm and Saturday mornings 9.00am – 12 noon.



www.bendigobank.com.au

 **Bendigo Bank**