



## Welcome from the Chairman.



It is with pleasure to report to the shareholders as we approach the 17th anniversary of opening our Strathmore **Community Bank**<sup>®</sup> Branch.

We began 2018 in a big way with the purchase of the branch building at 337 Napier Street, so congratulations to the shareholders for being property owners of prominent real estate in Napier Street.

The last year has seen a few new faces join our team both in the branch and in our corporate office. We welcome the following staff whom I'm sure you have already spoken to or met by now:



Lisa Garay from our Corporate office (pictured below, back row far right); and **Community Bank**<sup>®</sup> branch staff members Amber Davey (front row far left) and Janette Zammit (bottom row, centre). Pictured (below right) is our newest staff member, Bill Dendes.



As a **Community Bank**<sup>®</sup> branch, we continue to support many worthy community groups in our local area. Earlier this year, the SES Essendon Unit approached the branch for funding to help with an unfortunate situation they were faced with. They were the victim of a break-in and theft of their flood support trailer. In order to receive a replacement trailer from their insurer, they had to upgrade the security around their building to minimise future thefts and in doing so, the Essendon Unit approached the Strathmore **Community Bank**<sup>®</sup> Branch for funding to contribute to the upgrade of their facility security. We can proudly say that David Porter, our Branch Manager and Kerri Osborne, one of our Board Directors attended their monthly meeting to present the cheque to help them to continue doing the fantastic community work that they do.



As a shareholder, you would have recently received notification from our share registry, RSD Advisors, notifying you that they are now offering a "cloud based" system for you to view and maintain your shareholdings online. We encourage you to log-on to [www.registrydirect.com.au](http://www.registrydirect.com.au) and create an account for your shareholdings however please be assured that we are still here to help with any queries or updates you may have.

We look forward to catching up with everyone at the 2018 AGM and shareholder's Christmas dinner in December.

Inclosing, I would like to thank you, our shareholders for your continued support, the staff for their continued efforts and the Board for their dedication in overseeing the business of the Strathmore **Community Bank**<sup>®</sup> Branch.

**Peter Brown, JP**  
Chairman

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

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

## Branch Manager's report.



David Porter.

The **Community Bank**<sup>®</sup> branch story continues to be a shining light in Australian banking. The Bank continues to receive high customer satisfaction ratings, it provides competitive products and services and most importantly it continues to provide outstanding contributions to our local community. We have over 240 different community groups that we support.

You would also all be well aware that the Bank faced a Banking Royal Commission and while there will be many changes going forward, we have already seen some of the effects of the commission. These include tightening of lending policies, the removal of loan insurance as a product and some home loan rate rises. We would expect these tighter regulations to continue for the foreseeable future.

Since my commencement with the Strathmore **Community Bank**<sup>®</sup> Branch the one piece of constant feedback I have received is about the great service that customers receive, the staff certainly have this front of mind when dealing with all customers and potential customers. I would like to thank them for their commitment.

I invite you all to come and visit us at the Branch to come and see some new and old faces.

**David Porter,**  
**Branch Manager**

## 2018 scholarship.

### Walter and Eliza Hall Institute of Medical Research (WEHI).

Earlier this year, we made a donation to the Walter and Eliza Hall Institute of Medical Research. The donation went towards the 2018 Strathmore **Community Bank**<sup>®</sup> Branch Honours Scholarship that allows WEHI to award three scholarships to promising Honours students Brittany Gilchrist, Katie Saliba and Maggie Potts. These three worthy recipients were presented with their award at the Institute's annual Celebrating Supporters event held in April 2018. We have been supporting the WEHI Honours Scholarship program for the last five years. As seen at our shareholder Christmas dinner, we got to meet Catia Pierotti, one of the previous honours students who spoke eloquently about the scholarship program and what it has meant to her.

## Personal or business banking needs.



Aaron Hawkins.

If you're not already a customer of the Strathmore **Community Bank**<sup>®</sup> Branch, we encourage you to drop into our branch for details on how you can make a difference to your own banking and your community. We are a full-service bank with all the products and services as well as exceptional customer service. We also have a Business Development Manager Aaron Hawkins you can speak with any where and at any time that suits you regarding your business banking needs. Aaron can be reached on 0407 324 821.

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David Porter  
Branch Manager  
9374 2607



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

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## Strathmore Community Bank<sup>®</sup> Branch

337 Napier Street, Strathmore VIC 3041 Phone: 9374 2607

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

Website: [www.bendigobank.com.au/strathmore](http://www.bendigobank.com.au/strathmore) [www.facebook.com/StrathmoreCommunityBank](https://www.facebook.com/StrathmoreCommunityBank) [twitter.com/bendigobank](https://twitter.com/bendigobank)



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