



## Chairman's report.



Time goes by very quickly and here we are again, newsletter time.

I am pleased that our business and branch have continued to deliver strong outcomes for shareholders in the last financial year given the tough times faced by banks as a result of a Banking Royal Commission. Despite this, we were pleased to be able to offer a fully franked dividend payment of 15 cents to the shareholders. This was particularly pleasing as we had already seen the effects of the commission in changes in tightening of lending policies, the removal of loan insurance and some home loan rate rises.

In light of some exciting news, in December 2018 the building next door to the branch at 341 Napier Street came up for sale so we decided to make an offer which was accepted and settled in February 2019.



We felt it was too good of an opportunity to let go given that we are slowly outgrowing our existing premises. This also means that we will be able to move our corporate office to the new premises housing both the corporate office and branch staff. We feel this decision to be a good investment not only for the business but for the shareholders as well.

Also on another note, did you know that Bendigo Bank is the third most trusted brand in Australia according to the Net Trust Score (NTS) results published by Roy Morgan in 2018. As you can imagine, we were rightfully very proud of this result!

Thank you to all our loyal customers and shareholders! This is not our bank, it is your bank and we need your advocacy to help us to continue to grow and prosper and support this wonderful community we are all part of.

Yours sincerely,

**Peter Brown, JP**  
Chairman

## RedR Australia - Community Partnership Funding recipient.



For those shareholders who attended our shareholder's Christmas Dinner in December will have seen the address by our special guest speaker key, Kirsten Sayers, CEO of RedR Australia. Strathmore **Community Bank**<sup>®</sup> Branch has been providing funding to RedR Australia since 2015. They play an important role in the humanitarian area providing deployments to the Pacific to help communities prepare for emergencies. They select, train and deploy highly skilled personnel to humanitarian relief programs worldwide and are on call 24/7. They do an extraordinary job and we feel very proud to be in partnership with RedR Australia.

For more information, go to [www.redr.org.au](http://www.redr.org.au)

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.

## Staff profile – Jodie.



We wish to officially welcome aboard Jodie Exintaris who joined our branch in October 2018. She is one of our Customer Relationship Managers and is very focused in delivering excellent customer service. Jodie came from another branch of Bendigo Bank and has been with the Bank since 2012 so she has many years' experience in banking. We welcome Jodie to our friendly growing team at the branch!

### A little about Jodie.

**How do you like to unwind?** A glass of wine with the girls.

**What is a typical Sunday morning for you?** Netflix with my two cats.

**What is your secret domestic skill?** An amazing cook.

**What are you most proud of?** Becoming a Customer Relationship Manager like my Mum.

**What is your favourite holiday destination?** Bali, it's my second home.

**What is your favourite sports team?** Broncos.

**What is your emergency go to snack?** A vego bar or peanut butter.

**What would your last meal be?** Any sort of pasta dish.

## Notice of AGM.

Strathmore Community Services Limited, operators of Strathmore **Community Bank**® Branch.

**When:** Tuesday 26 November 2019

**Where:** Strathmore Bowls Club, 40 Loeman Street, Strathmore

**Time:** 7.00pm

All welcome.

## Shareholder Christmas Dinner.

**When:** Tuesday 3 December 2019

**Where:** Windy Hill Venue

**Time:** 6.00pm



## Community Partnership Funding Program.

As our community grows so do the needs of local sporting groups/clubs and schools so the applications for funding are on the rise. Our Community Partnership Funding Program is made possible by the profit generated from banking services provided at our branch. We return up to 80% of our profits back to the community so the more banking business we have, the more funds we have available to give back to the community.



Thanks to our loyal customers of the Strathmore **Community Bank**®

Branch, we have proudly given over \$10 million back to the community through more than 200 organisations that we deal with!

Some of our recent Community Partnership Funding recipients include –

State Emergency Service – Essendon Unit	Fawkner – North Coburg Sports Assoc Inc
Essendon Camera Club	Strathmore Heights Cricket Club
Strathmore North Primary School	St Bernard's Old Collegian Football and Cricket Clubs
Strathmore Theatrical Arts Group (STAG)	Aberfeldie Sports Club
Royal Children's Hospital	Coburg Football Club Ltd
Bonsai Northwest	Glenroy Bowls Club
St Francis de Sales School	Pascoe Vale Sports Club
Caroline Chisholm Society	Bully Zero Foundation
Strathmore Sports Club	Essendon Bowls Club
Rotary Club of Essendon	RedR Australia

## Strathmore Community Bank® Branch

337 Napier Street, Strathmore VIC 3041 Phone: 9374 2607

Opening hours: Monday to Friday 9.30am – 5.00pm and Saturday mornings 9.00am – 12 noon

Website: [www.strathmore3041.com.au](http://www.strathmore3041.com.au) [www.facebook.com/StrathmoreCommunityBank](https://www.facebook.com/StrathmoreCommunityBank) [twitter.com/bendigobank](https://twitter.com/bendigobank)



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