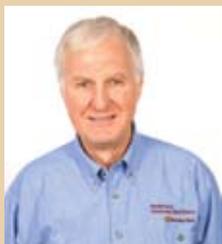




Chairman's report.



Dear Shareholder,

Welcome to 2015 and I sincerely trust that you all enjoyed the Christmas/ New Year break.

With the current economic uncertainty, it is important that your **Community Bank**[®] branch maintains and grows

the business as the more business generated/gained, the more funds we have available to give back to our now somewhat larger community.

The areas we now cover extend out to West Meadows, Taylors Lakes, Essendon and Coburg and the total number of organisations that we provide either a grant, donation or sponsorship continues to grow.

Recently the Strategic Board of Directors which covers both Bendigo and Adelaide Bank and representatives of the **Community Bank**[®] branches felt that they needed to re-assess the **Community Bank**[®] concept. **Community Bank**[®] branches have now been operating Australia-wide for over 15 years.

The result of the re-assessment is a new concept under the banner of "Project Horizon" which is addressing the future for **Community Bank**[®] branches and how they must respond to changes that are constantly occurring within the banking industry.

The process will provide **Community Bank**[®] branches with additional ideas on how to move their businesses forward.

As at 31 December 2014, your **Community Bank**[®] branch has given back \$5.56 million since its inception. This is truly amazing. The empowerment that these funds have provided throughout our community is remarkable.

In January this year, after many years, Sue Bullen decided to retire. She was a dedicated member of the team and a farewell dinner was held for her to wish her all the best for the future.

Sue has been replaced by Leanne Licastro who worked for many years with Bendigo and Adelaide Bank in Ballarat and is now in the process of moving to Melbourne.

Leanne will work on a part-time basis the same as Sue to ensure that we continue to provide our customers with excellent service.

There was an interesting article in one of the daily papers this week where a customer of one of the big four wanted to actually make contact with her branch to discuss a banking issue. She found out after some 45 minutes hanging on to the line that she in fact could not talk to her branch nor would she be provided with a phone number. When she queried this she was told that this was to prevent too many phone calls going to the bank's branches!

She could however leave a message with the Receptionist and in due course someone from the branch would get back to her. As the matter she wished to raise was urgent she just gave up, whatever happened to providing good old fashioned customer service?

The one thing that we do provide effectively at Strathmore **Community Bank**[®] Branch is dedicated service thanks to the strong team who are the backbone of our business.

I now wish you a pending Happy Easter and remind you that the branch is having the annual Saturday Festivities on 28 March starting at 10.00am with plenty for the children/grand children to enjoy. There will be the normal Sausage Sizzle, Face Painting, Jumping Castle and many other activities to enjoy.

Peter Mckie,
Chairman

Customer Relationship Manager report.



Here we are again, the beginning of another year!

Looking back over the past year there have been many times when we were able to reflect on the achievements of Strathmore **Community Bank**[®]

Branch. As shareholders you no doubt share the pride of the Board and staff in these achievements.

During the year I have attended various functions representing the branch where our involvement in the community is clearly evident.

In November I was invited to attend the Essendon Football Club as a judge at the schools presentation for their "On The Ball" program, part of the football club's Youth and Education Program, sponsored by your **Community Bank**[®] branch. This program is aimed at both primary and secondary school students and encourages a healthy lifestyle while addressing many social issues with the students.

The idea of the day was for schools participating in the program to come to the football club facility and make a presentation on what they had taken from the sessions in their school and what action their schools had taken as a result of the program. There were prizes given to allow the implementation of their ideas. Along with two other judges, we were amazed at the quality of the presentations and the knowledge they had taken from the sessions provided by Michelle and her team from the Club. The knowledge the students had gained in regards to bullying, the focus of the primary age children, to drugs, depression, binge drinking, bullying and the importance of a healthy lifestyle the focus of the secondary school children was amazing. The time spent with the students, teachers, parents and the Club facilitators was most enjoyable and enlightening.

In December Malcolm Turvey and I attended the Christmas break up for the PEGS Junior Cricket Club. This was a most enjoyable evening spent watching young boys and girls playing games on four ovals at the one time. Following their games we shared a visit from Santa, pizza and a "Mr Whippy" with the children and parents. Our sponsorship of the Club was clearly evident in the clothing worn by all the players and the signage displayed around the club rooms and grounds.

It is most rewarding when we are out and about and can see the reality of our involvement in these groups and the results of the work being done with our young people.

Helen Morison,
Customer Relationship Manager

Inside story things you may not know.

Mal Turvey, Customer Relationship Officer

What is your favourite emergency snack?

Barbeque Shapes

What would your last meal be?

Roast Beef with Yorkshire Pudding

What is your favourite holiday destination?

Tie between Jasper (Canada) & Copenhagen (Denmark)

What is a typical Sunday morning?

Breakfast, get the overnight sports results no matter what sport, even European skiing cross country, then do the household chores that I neglected during the week

What would we find on your bedside table?

Barbeque Shapes and Foxtel remote

What is your favourite sports team?

Melbourne Victory

How do you like to unwind?

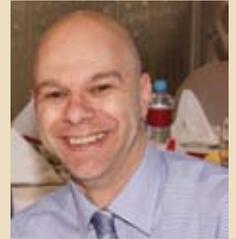
Usually viewing travel websites planning my next holiday.

What has been your very best buy?

Foxtel (Can't live without it)

What is your best health and beauty tip?

Make sure to use an excellent shampoo and conditioner always.



Leanne Licastro joins the team.



Leanne joined our team in January, has settled in and already made herself known to many shareholders and customers.

Living in Ballarat for 20 years, Leanne and her husband Anthony decided it was time to move to Melbourne and join their two sons and their families. After working for Bendigo and Adelaide Bank in Wendouree for 13 years, Leanne wanted to continue to have great community engagement and eagerly joined the team at Strathmore **Community Bank**[®] Branch.

While living in Ballarat Leanne was Co-ordinator of the Ballarat Soup Bus and also on the Board of On Track Foundation Inc. – owners and operators of the "Bus" where she volunteered for five years – three and a half of those as Co-ordinator. Leanne organised over 200 volunteers, food deliveries and pickups, daily rosters of volunteers and occasionally did some public speaking at venues to raise profile of the Bus and donations.

Leanne loves to create – and is a "quilt a holic", she also loves to cook – cupcakes being her favourite. Perhaps we can arrange a few for a morning tea sample!

Leanne looks forward to her community involvement and to meeting as many shareholders as possible.

Christmas celebrations.

December 2014 was a time to come together and celebrate. Many shareholders enjoyed our annual Christmas Dinner at Roselyn Court Homestead. Our Chairman shared some amazing facts with us, one in particular, since our opening in 2001 we have given back over \$5.56 million to our community.

The evening was a wonderful opportunity for our Board of Directors to meet and thank our shareholders personally and for our shareholders to chat to our Directors.

We were entertained by “Tangerine” and our host for the evening Richard Thomas.

Of course the newly formed “Strathmore Choir” presented their very special take on the “12 days of Christmas”.

In keeping with our community focus, we sent Santa out into the streets to ring in some Christmas cheer. The jolly man in the red suit strutted his stuff, wending his way up Napier and Lloyd streets in the lead up to Christmas.

It was a great time for parents to take a snap of their kids as they smiled and greeted Santa, capturing the magical moment when eyes widened and faces lit up in wonder. It was a special memory to be tucked into the family album marking a time when belief in Father Christmas was very much alive.

Santa left us just in time to load up the sleigh, round up the reindeer and head off to all the boys and girls around the world.



Ryley is eight months old.

Our new Guide Dog Ryley, is progressing very well. He is growing into a confident pup, with a wonderful personality. Ryley has good concentration levels and is walking beautifully well for a pup his age. He is coping very well with traffic, showing a good level of confidence.

Ryley was very controlled on a recent trip to the supermarket, not letting the meat aisle distract him too much! More recently he took his first ride in a lift which he also took in his stride.

Ryley's puppy raiser says that he is growing into a great pup; he is full of energy, especially when he is playing with his favorite tennis ball. When he has had enough for the day he sleeps on his back with all four legs in the air, making his puppy raising family laugh. His family tells us he has a great energy and is doing very well and they are so happy with his progress so far. He is growing into a relaxed and confident pup.

In the coming months Ryley will continue to be introduced to train stations and socialising in shopping areas - we will keep you updated with his progress.



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

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

Strathmore Community Bank® 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.strathmore3041.com.au www.bendigobank.com.au/strathmore

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