



Chairman's report.



Dear Shareholder,

Welcome to our latest newsletter, the first for 2016. I trust that you all enjoyed the festive season and are now recharged for the New Year.

Our business continues to grow and our book is now in excess of \$300 million which is exceptional when compared to

many other **Community Bank®** branches.

With the appointment of a Business Development Manager we expect our business to grow further. This position is held by Aaron Hawkins who commenced with us in early February. Aaron spent some 18 years working with Bendigo Bank, in later years as a Business Banking Manager.

His mandate is to enhance and grow business on a continual basis and will of course be working closely with the team at the branch. Aaron lives locally and will be working from the Corporate Office in Lloyd Street Strathmore.

As a Board we are excited by the possibilities that can be gained by the addition of Aaron to the team.

We continue to actively support 190 plus organisations via grants, donations, sponsorships and funding and now have currently donated back to our community \$6.53 million since our inception.

In this, our 15th year, our success continues, reinforcing the old adage "you support us and we support you".

As always I sincerely thank our team of service oriented staff ably lead by Philip and the Board for their continuing support.

Peter McKie
Chairman

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.

Business Development Manager report.



Aaron commenced his employment with Bendigo Bank in 1998 and was based in his home town of Bendigo. He undertook a number of roles within the branch/retail network before he was appointed to a Branch Manager in 2003.

In 2004 Aaron moved into the Business Banking sector and in 2005 he relocated to Melbourne and assumed a Business Banking Manager role. A successful 10-year period followed his appointment where he established a client book of 80 clients and funds under management in excess of \$115 million. Aaron moved to Strathmore in 2007 where he and his wife are raising their two girls aged 5 and 2.

Although the girls keep him very busy Aaron still finds time to indulge his passion for all sports and in particular marathons. He can often be seen riding his bike in and around the Strathmore area, regularly completing up to 100kms in a day.

Aaron views his recent appointment as Business Development Manager of Strathmore **Community Bank®** Branch as exciting and is eagerly looking forward to working closely with our community, helping to fulfil all their banking needs.

Aaron Hawkins
Business Development Manager

Branch Manager Report

Well we are already in full swing through the early part of 2016, where does the time go?

I hope that everyone got to enjoy your time with friends and family over the festive season/New Year and that you are looking forward to the year ahead.

We are thrilled to be able to tell you that during the month of January your Strathmore **Community Bank**[®] Branch hit a terrific milestone, reaching \$300 million worth of business on the books for the very first time! As we are nearing our 15th birthday that is not a bad effort at all and something our team are all very proud to achieve!

The economy has continued to slowly tick along in a world of record low interest rates and not looking like changing any time soon. This has certainly had a roll on effect that we have seen where many people with savings and debt are using these savings to then reduce their debt positions. In this sort of scenario both our deposit book and loan book are both reduced – so it has a double affect on our books. This in turn has made growing the business a challenging assignment, but something we have certainly worked hard to succeed.

In saying this, it has been a great opportunity for many customers to strengthen their balance sheets whilst reduced lower interest rate debt repayments are available.

I would like to thank and congratulate our Strathmore **Community Bank**[®] Branch team for keeping focus on continuing to provide the best possible customer service experience we can. There is no doubt there is an integral link to growing the business and quality customer service!

We have recently welcomed an addition to the team in the form of a newly created Business Development Manager position. Aaron Hawkins has joined the Strathmore **Community Bank**[®] Branch after spending the past decade plus in a Business Banking Manager role in Melbourne's West. Aaron has a wealth of experience in such areas as property development lending and commercial finance and welcomes any opportunity to discuss your financing requirements.

I would like to wish you all the best for the year ahead and as the football season nears, may Essendon Football Club's depleted team still finish higher on the ladder than the Carlton Football Club!

Philip Stewart
Branch Manager

Your Bank, Strathmore Community Bank[®] Branch has given over \$6.53 million back to the community!

Some of our recent sponsorships include:

- Strathmore Sports Club
- Local Footy Show (Channel 31)
- Essendon District Football League
- Bonsai Northwest
- Essendon Camera Club
- Strathmore Theatrical Arts Group (STAG)
- Essendon Bowls Club
- Oak Park Community Sports Association – Community Day
- Coburg Lions Football Club
- Strathmore View Club
- Rotary Club of Essendon



Inside story things you may not know about.

Hayley Faria, Customer Service Supervisor.

What is a typical Sunday for you?

Church every Sunday morning, followed by lunch with my two boys and a relaxing afternoon to get ready for work on Monday.

What would be your signature dish?

Chicken curry.

If you could invite any four guests to dinner who would they be?

- Sachin Tendulkar
- Oprah Winfrey
- Richard Gere
- Sandra Bullock

Where would you choose for your dream holiday?

Hawaii.

What is your favourite sports team?

The AFL's Richmond, the mighty Tigers

What would you say is your most favourite purchase?

My two miniature daschunds named Scooby and Pebbles





2016 Community Street Party.

On Saturday 19 March 2016 we will be celebrating with our community the best way we know how. We will have loads of fun things for the young and the young at heart including a jumping castle, face-painting, fairy floss machine, a sausage sizzle and lots, lots more.

Our Board of Directors and our staff are looking forward to meeting you so come along to Napier and Lloyd Streets, Strathmore and join in the fun.



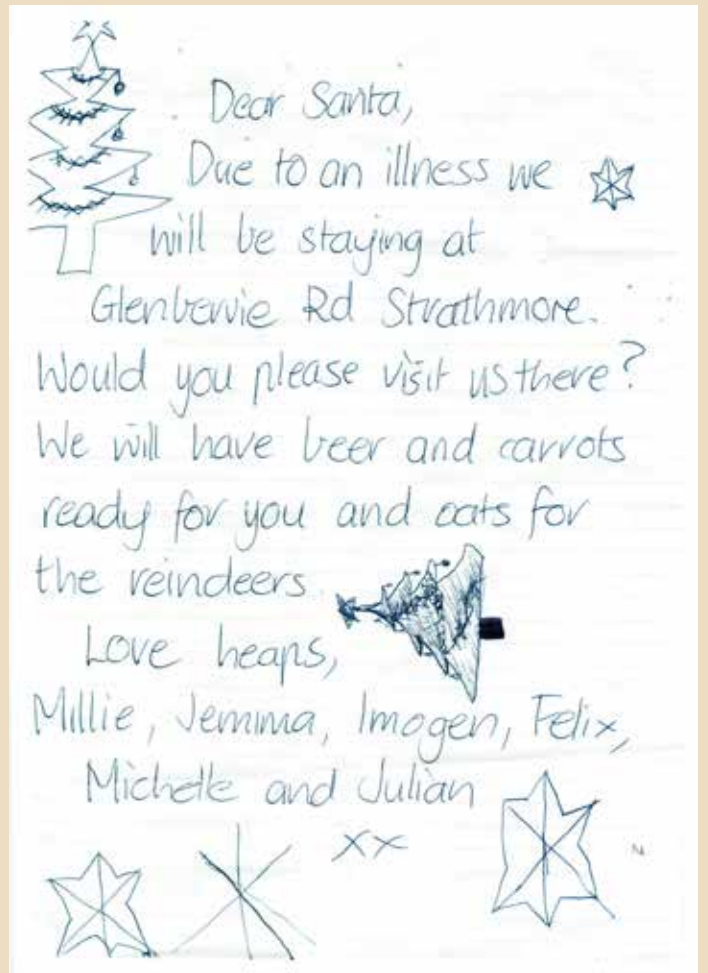
Santa came to town.

In December we sent an urgent message to the North Pole and asked if Santa Claus had time to come and meet our local community.

Despite the very warm weather and his huge work load, Santa said yes! He was enthusiastically greeted by smiling children, all so excited to give him their Christmas wish list and all insisting they had been very good all year.

Many of the not so young were also keen to greet Santa and our local traders were pleased to have Santa pop into their stores, generously making sure he had plenty of cool drinks to keep him going on his rounds.

One family were very relieved to see him as you will see in their letter



Essendon District Football League.

As the EDFL relocates its head office to the esteemed Windy Hill, we are pleased to again be their major sponsor with our financial assistance supporting programs such as the 'Fair Game Respect Matters', 'Quality Club Program' and 'AFL Kids First Program'.

'The Fair Game Respect Matters Program' aims to introduce cultural change in community football as a way of preventing violence against women. The program is based on research that shows that when the relationship between men and women is equal and based on respect the incidents of violence against women can be reduced.

'The AFL Kids First Program' is aimed at providing guidelines for positive interaction between parents and children within the sporting community. Parents play an important role in the delivery and support of sporting activities for their own and other children, but they also have a clear responsibility to act in a constructive and encouraging manner at all times.



Bendigo Home Loan.

A fresh start is the start of something bigger.

While you're having your cuppa, ask yourself; **"Can I do better with my home loan?"**

Bendigo Bank customers are paying off their home loans at a record rate[^].

So, consider a home loan from Australia's most reputable bank.

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

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Strathmore **Community Bank**[®] Branch

Terms, conditions, fees, charges and lending criteria apply. Full details available on application. Bendigo and Adelaide Bank Limited ABN 11 068 049 178 AFSL/Australian Credit Licence 237879. [^]Based on excess repayment figures since 2012. *As ranked by AMR Corporate Reputation Index 2015. The 60 companies included in the Reputation Index are sourced from the IBIS World Top 1000 Company list. The Reputation Index collates insight direct from consumers, and does not rely on any information provided by the companies being studied. S52650-11 (292360_v1) (25/02/2016)



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

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