



March shareholder newsletter.

Chairman's report.



Welcome to our first newsletter for 2017.

Christmas has come and gone, we are almost one quarter of the way through 2017 and Easter is just around the corner. I hope 2016 finished well and that 2017 has been kind to you all.

On Saturday 24 December, we celebrated the end of the year with a wonderful community day in Napier Street, Strathmore. There was a sausage sizzle for all to enjoy and Santa dropped by to thrill the young people, to listen to their wish lists and to assure them that he definitely knew they had been good all year. Many promises of carrots for the reindeer and a cold beer for Santa had him looking forward to the long night ahead.

We also celebrated with you, our shareholders, at our annual Christmas dinner at Roselyn Court Essendon. The "Strathmore Choir" was once again in fine voice and a fun night was had by all. This was the last time we will celebrate at this beautiful venue but we will see you all at a wonderful new location in December 2017.



Our Bank had a good year in 2016. Business continued to grow and we were able to sustain our support of our community. Our Business Development Manager, Aaron Hawkins (pictured left), has settled in well and is always eager to speak with you about business opportunities.

Our 2017 annual community street party was held on 25 March and many of our community, young and old, enjoyed the morning. The young ones enjoyed the jumping castle, magician, face painting, bubble man and of course the fairy floss while the older folks enjoyed the looks of delight on the children's faces and a sausage sizzle.

As a **Community Bank**[®] branch we continue to support the many worthy community groups because of our shareholders and customers who continue to be loyal to Strathmore **Community Bank**[®] Branch. Your support of all our services is crucial to our success. The deposits, loans, insurance, financial planning and other business generated through our branch* enables us to make a profit and then that profit can be used to invest in community projects and to return a dividend to our shareholders.

Throughout the year our Board of Directors have had the opportunity to meet so many wonderful people who volunteer their time to the service of their clubs and our community. These volunteers are a source of inspiration, and while their efforts go largely unnoticed, their contribution does so much; they are the backbone of their organisations. We are pleased to lighten their load a little through our financial support including sponsorships, grants or donations.

In December we said goodbye to our Branch Manager, Phil Stewart. Phil joined us six years ago, working very hard to make sure our bank continued to be successful and to ensure shareholders and customers had all their banking needs met with proficient, high quality and friendly service. Phil has taken up a role with another **Community Bank**[®] branch within Bendigo Bank's **Community Bank**[®] network. We thank him and wish him every success in his new role.

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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 (Treasurer), Kerri Osborne, Michael Garafillis, Phil Lusher, Craig Jenkins.

Chairman's report (continued).

In January we farewelled our Customer Service Manager, Helen Morison. Helen was one of our inaugural staff members, there for the first day we opened, greeting potential customers and spreading the good word about our point of difference. Helen has retired and is looking forward to spending her time relaxing with her family in country Victoria, enjoying her Melbourne friends and getting to have a bit of a sleep in, something she is definitely not used to. I am sure you join us in wishing Helen all the very best.

Our new Branch Manager, David Porter joined us this month. David comes to us from People's Choice Credit Union and brings over 30 years of banking experience, excellent managerial and leadership skills. Next time you are in the area please pop in to the branch and introduce yourself, David would love to meet you.

When out and about in the community, our Directors often receive compliments about the great team we have at our branch. Customers love the friendly service the staff provides and the fact they can speak with someone who genuinely wants

to help them with all their banking needs. I encourage you to call into the branch and experience this great service for yourself.

In closing I would like to thank you all for your continued support as it means we can make a bigger impact to the enrichment of our local communities.

**Peter Brown, JP
Chairman**

* Bendigo Loans and Credit Cards are subject to terms and conditions, fees and charges apply. All loans are subject to Bendigo Bank's normal lending criteria. Bendigo and Adelaide Bank Limited ABN 11 068 049 178. AFSL/Australian Credit Licence 237879.

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Santa in Napier Street 2016.



We've all had regrets. Don't let your home loan be one of them.

Our home loan customers are the most satisfied customers of any Australian bank.*

Because when you choose a Bendigo Home Loan you get a great rate and great service – every day.

Drop into our branch at 337 Napier Street, Strathmore or phone David Porter on 9374 2607 to find out more.



 **Bendigo Bank**
Bigger than a bank.

Strathmore **Community Bank**® Branch

*Rated above the four major banks among home loan customers in Roy Morgan's Home Loan Customer Satisfaction Survey, July 2016. Credit provided by Bendigo and Adelaide Bank Limited ABN 11 068 049 178 AFSL/Australian Credit Licence 237879. Terms, conditions, fees and charges apply. All information is correct as at March 15 2016 and is subject to change. Full details available on application. Lending criteria apply. S55518-6 (343946_v1) (8/03/2017)



A minute to get to know Peter Brown.

How do you like to unwind?

Playing computer games. Not so relaxing when you don't win.

What is a typical Sunday morning for you?

Making breakfast for my wife followed by a quiet read of the paper.

What is your secret domestic skill?

Unpacking the dishwasher.... very important!

What would your last meal be?

Loin chops with beans and mash potatoes, then again I would not say no to lobster, prawns and oysters.

What is your emergency go to snack?

The good old banana.

What is your dream holiday destination?

Fishing on the Murray River. Beautiful spot to relax and take a deep breath.

What is your favourite sports team?

Geelong - the mighty Cats.

What are you most proud of?

My wife and my three sons.

What would be your ultimate holiday?

Fishing anywhere in country Victoria.

What do you like best about Strathmore?

The great community and it is close to everything.

How long have you been associated with the Board?

Twelve interesting and rewarding years.

From the Branch Manager.



I have been in banking and finance for over 30 years with a lot of experience in providing finance solutions for my customers whether they are home lenders, investors, small business or larger companies.

I'm looking forward to helping the branch spread its great name amongst the community, highlighting the great benefits that having a

community owned bank can bring. I am really keen to help put something back into the community whether that's financially or volunteering. My team and I will dedicate ourselves to ensure we provide great service together with competitive products to our customers current and future.

David Porter
Branch Manager

Portable Defibrillator Unit.

Just prior to Christmas, while shopping at LaManna supermarket, the worst thing happened. One of their shoppers suffered sudden cardiac arrest and collapsed in front of his family.

Fortunately for the patient, LaManna is one recipient of the 50 portable defibrillator units Strathmore **Community Bank®** Branch has donated to our community and the staff at LaManna have been professionally trained in the use of the unit.



What happens in the first few minutes following a sudden cardiac arrest (SCA) can make the difference between life and death. A victim's best chance of surviving is to receive a "shock" from a defibrillator. Defibrillation within the first few minutes of having SCA increases the chance of survival, to over 70%.

We are pleased to say that the patient was successfully "shocked", an ambulance arrived within minutes and the patient was rushed to hospital. He has since had lifesaving surgery and is now on the road to a full recovery. He made a special trip to our branch to express his thanks for our donation, he is grateful and told us the defibrillator unit definitely saved his life.

Recent sponsorships.

Your Bank, Strathmore **Community Bank®** Branch has given over \$7 million back to the community!

Some of our most recent sponsorships are:

Friends of Napier Park - Christmas carols in the park.

Essendon District Football League

St Therese's Netball Club

St Aidan's Anglican Church

Northern Obedience Dog Club

Gowanbrae Children's Centre

Rotary Club of Essendon North

RedR

Penola St Francis Community Sports Association

Strathmore Primary School

Bonsai Northwest Inc

Doutta Stars Sporting Club

Fly for the kids.



“One doctor, one plane and one mission.... to support the Royal Children’s Hospital in Melbourne”.

At the 2017 Avalon Airshow in March, the Royal Children’s Hospital’s Associate Professor Andrew Kornberg boarded his plane and took off on a fundraising adventure like no other. For 27 days he will circumnavigate Australia flying solo.

Professor Kornberg’s mission has been inspired by the courageous patients and their families who are cared for by the wonderful staff at the Royal Children’s Hospital in Melbourne.

Strathmore **Community Bank**® Branch is honoured to be the major partner for this amazing adventure as the “Captain’s Major Sponsor”. All money raised from this venture will be donated to the Complex Movement Disorders Program, a program to greatly improve the lives of

young people with conditions affecting their movement.

At Strathmore **Community Bank**® Branch we take our community support seriously and while we are helping our special needs community, we are truly gaining more than we are giving. We are thrilled to say that we are all helping to make sick children better and assisting Andrew achieve his dream of an even brighter future for these sick kids.

2016 Share Dividend.

In July 2016 we celebrated our 15th birthday and to commemorate this wonderful milestone all shareholders were rewarded with a 20c fully franked dividend per share. We are sure you were surprised by this special bonus especially at Christmas time.

Move to a local bank.

Become a customer of Strathmore **Community Bank**® Branch today and you’ll have access to great banking products and enjoy premium customer service.

And with contributions to our local community of \$7mil, you’ll also know that your banking is supporting something bigger.

Drop into our branch at 337 Napier Street, Strathmore or phone David Porter on 9374 2607 to find out more.



Strathmore **Community Bank**® Branch

Bendigo and Adelaide Bank Limited, ABN 11 068 049 178 AFSL/Australian Credit Licence 237879. S52688-05 (343957_v2) (8/03/2017)

bendigobank.com.au



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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