



Cranking up Banking

Winter 2012

Assisting ordinary people achieving extraordinary things

Community, sporting and cultural groups in Manningham became beneficiaries of \$143,245.60 from the 2012 Grants Program at a function at Casavini, Jackson Court shopping complex in June. The program was administered by Community Enterprise Foundation™, the philanthropic arm of Bendigo and Adelaide Bank Ltd in partnership with Mannighnam Community Enterprises Limited. Announcing and presenting the grants, Chairman Geoff Roberts said, "The Community Grants Program seeks to assist ordinary people achieving extraordinary things in their local community. This funding will benefit at least 2,500 people in Manningham in the coming year."

The grants announced included:

- \$4,664.60 to the Onemda Association to support the 'Sports for All' program for those with a disability.
- \$2,550 to the Sherbrooke Theatre Company which will assist them in staging several charity preview theatre nights in Doncaster later this year.
- \$8,000 to the East Doncaster Cricket Club in support of its outstanding 'No Boundaries' cricket program that encourages participation in a healthy lifestyle through cricket.
- \$5,944 to the St John Ambulance Manningham to be applied to the purchase of three new equipment items for essential first aid and first aid training.
- \$15,000 to the Doncaster All Abilities Basketball which provides sporting opportunities for those with a disability and whose numbers have grown from an initial 16 to 240 participants since 1998.
- \$4,468 to The Pines Learning in support of the Skills Apply to Work project that assists both young and old to join the workforce, and a further \$8,222 in support of The Pines Learning – VCAL on the Move project which focuses on disengaged adolescents between 16-19 to find a pathway into the workforce or further learning.
- \$10,000 to the Beverley Hills Junior Football Club for its Social Responsibility Workshops that are aimed at youth and young adolescents 14 to 18 years to address community issues and pressures including drugs, alcohol, depression, bullying and violence.
- LinC Manningham received \$8,000 for the Assisting Families in Crisis & Emergency Project that supports disadvantaged or disengaged members of the community.
- \$11,397 to the Doncaster Rovers Soccer Club in support of its Heatherwood and Onemda school holiday clinics, competitions and specialised coaching and games.
- Two grants to Doncare, the first of \$15,000 to the Winter Warmth project which administers grants to elderly pensioners to assist with rising utility costs and reflecting the fact that Manningham has an ageing population with 23% of residents aged 60 years or more to alleviate the financial hardship often faced by this community group. The major grant to Doncare of \$50,000 is towards its Total Community Care project as the community support organisation relocates to the new Manningham City Square Community Hub.

Each of the grants was presented by a member of the staff of Doncaster East and Templestowe Village **Community Bank®** branches.

Right: MCEL Chairman Geoff Roberts and Doncare CEO Doreen Stoves.
Below: Community members with sponsorship cheque.



Annual General Meeting important information - see page 4

Chairman's report

Welcome to the Winter edition of the MCEL Newsletter. Wow, what a year!

As a result of the continued support from customers of Doncaster East and Templestowe Village **Community Bank**® branches, we have been able to distribute more than \$400,000 (up 60% on last year) of sponsorship and Community Enterprise Foundation™ funds to the many sporting clubs, community clubs and not for profit organisations in our local area over this past year.

When we first distributed some of our profit back to community in the year ending June 2005 it was about \$8,000 and we thought that was great. At that stage Doncaster East **Community Bank**® Branch had a business base of \$65 million. Over the past seven years we have seen Doncaster East and Templestowe Village **Community Bank**® branches business grow from that \$65 million in 2004/05 to \$238 million in 2011/12 and increase of 264%.

By comparison, contributions 'back to' the community over this same period have gone from \$8,000 to \$400,000 an increase of 4,900%. This reinforces our belief that the greater customer support for the **Community Bank**® model the greater the impact on our community.

An example of what this support can do is the recent purchase of four vehicles for Manningham Community Health Services Ltd (MCHSL) to help volunteer's transport their clients to the various health services around suburbs.

A further example is the distribution of 12 automated defibrillator units to strategic locations across the Manningham community through the Defib Your Club for Life program via funding to Community Enterprise Foundation™. When someone's heart stops beating, quick access to a portable defibrillator can literally mean life or death... as you can imagine this support will really make a difference.

These are just two examples among many that your local Doncaster East and Templestowe Village **Community Bank**® branches are involved in. It is interesting to note over the past eight years we have distributed more than \$1.6 million in funding support for the Manningham community. It is our policy that we return around 80% of our net profit to our community each year. I do not know of another business organisation that commits this level support for your community.

We love the **Community Bank**® model for what it does and what it can do in the future for our community. We need this to continue to grow because State and Federal Government funding support is becoming more and more difficult to secure, so this is a way a community can help itself.

We would like to thank all our customers for their continued support, without which this would not have been possible.

Imagine what would be possible if more people support our **Community Bank**® branches?

Geoff Roberts
Chairman



Above L-R: Doncaster Dragons Baseball Club's Lachlan Craven and President John Hollingsworth receive a defibrillator from MCEL Chairman Geoff Roberts.

Defib Your Club for Life

Doncaster East and Templestowe Village **Community Bank**® branches are making a real difference to our community thanks to our customers.

Our two **Community Bank**® branches have notably invested in a project that will see 12 automated defibrillator units placed across the Manningham community in the new MC² Civic Precinct, Jackson Court, Templestowe Village and Tunstall Square shopping centres and sporting clubs.

Defib Your Club for Life was formed in memory of 19-year-old Stephen Buckman, a young Rupertswood footballer who collapsed and died during training in May 2010. Sadly, his death was not the only one for the year, with a number of other young lives lost to cardiac arrest.

Defib Your Club for Life was established by MICA paramedic Andrew White who, while off duty tried to save the life of Stephen, found that without timely access to a defibrillator he was unable to revive him.

The appeal now raises funds to help clubs have access to automatic defibrillators to potentially save lives.

The defibrillator project is one of many major projects to be made possible by the customers of the Doncaster East and Templestowe Village **Community Bank**® branches.

As one of our customers said recently, "My banking really benefits my community."

Comment from Chris ...

What a great place this is to work! "The Bendigo Way" has always been something I've heard about in my banking career, but never fully understood. Now being right in the middle of it, I know why we



consistently top our competitors for customer satisfaction and service, not to mention Business Bank of the Year.

It's a simple concept really; support the people who support you. In the three short months that I've been with Templestowe Village **Community Bank**® Branch I have had the pleasure of assisting in the handing out of \$143,000 in community grants, attended a fundraising night to build schools in the South Pacific, heard amazing stories about what ours and other **Community Bank**® branches have been able to achieve in their communities and witnessed innumerable times our staff go above and beyond the call in their efforts to serve our customers.

As we enter a new financial year, I'm excited by the prospect of watching the Templestowe Village branch grow into a vital part of the Manningham community.

We have the team to make great things happen here, so spread the word!

Chris Cahir
Branch Manager Templestowe Village

Local Traders

Jackson Court

Jackson Court News & Lotto

When does the owner of a newsagency get to read the newspaper? Piero Mercandel who opened the newsagency in Jackson Court in February 2005 says, "Not during the day. At home at night, I get to page five or six and then fall asleep."

How about the early winter mornings? Piero said, "Love the crisp chilly mornings. A great time of day."

Following the purchase of the newsagency in 2005, known as East Doncaster Newsagency, Piero then purchased the Tattslooto outlet in Jackson Court in 2010 and then moved it into the newsagency in August 2010, renaming the business to Jackson Court News & Lotto.

Piero, a qualified accountant with nearly 20 years at Coles Myer Limited, had no previous experience of working in the newsagent/Tattslooto industry said the best thing about the shop is the very friendly team at the front counter and our loyal customers. Piero said the shop has now been refurbished making it a pleasant experience for our customers and staff.

Working with Piero in the shop are Litsa, Margaret, Sergio, Lynette, Sandra (Piero's wife), Johnny, Stefanie and John.

When asked about any unusual happenings, Piero said, "anything that is lost in the centre is almost certainly handed in to our shop. A car smashed through our window recently, luckily no one was hurt. The usual customer sickness, faintings," all in a day's work at Jackson Court News & Lotto.

Below: Jackson Court News & Lotto - Margaret, Litsa and Piero.



Above: Simon and Michael outside the shop.

Templestowe Village

MSN – your one stop supplement destination

Michael Vecchio and Simon Mostafa were born and bred Manningham boys and loved being involved and participating in local community sports.

Being sports devotees Michael and Simon recognised that Manningham is a very strong sports-orientated community and that there is a need to cater for the unique needs of the huge number of people in the community needing more than just vitamins and minerals.

Simon said that while Manningham community had health shops, there was no specific sports nutrition business. "People of all ages in Manningham are playing or are involved with local sports. Michael and I realised the importance to provide a service whereby people had access to and educate them in many aspects of their sporting involvement," Simon added.

The boys then established Manningham Sports Nutrition (MSN) which is dedicated to bringing sports people the very best in all their health, fitness and supplement needs through their carefully selected wide range of products.

At MSN they pride themselves in not only providing the best supplements available from across the globe, they are also strongly focused on educating the sports community on how and why the right products can assist them in improving their vitality, general health, well-being and quality of life.

MSN caters for athletes of all sports, competition and training! Call in and see how they can help you achieve your fitness goals and dreams today!

MSN are located at 27 Anderson Street in the Templestowe Village Shopping Complex, phone: 9846 4441.

For further information on MSN visit them at:
www.supplementstation.com.au or on Facebook at:
www.facebook.com/manninghamsportsnutrition

Social responsibility – making social responsibility everyone's business

Through the outstanding Community Grants Program, Doncaster East and Templestowe Village **Community Bank**® branches have been able to provide a grant to the Beverley Hills Junior Football Club to present two interesting, thought-provoking and inspirational workshops on social responsibility.

The Social Responsibility Workshops were aimed at youths and young adolescence adults aged from 14 to 18 years old addressing and teaching how to deal with significant issues within our community today from drugs, alcohol, drink driving, handling peer pressure, depression, binge drinking, making the right choices, cyber bullying and violence, respect and responsibility.

While directed at the younger age group, the workshops were also extremely beneficial for the parents and grandparents in attendance.



Above: Guest Speaker Gary Ayres, Templestowe Village **Community Bank**® Branch Manager Chris Cahir and President BHJFC Anthony Phillips at the night.

The primary objective of the program was to provide a community support based program that address the issues our kids and the younger generation face in our community today. To help identify and encourage those within our community that maybe suffering the effects of drugs, alcohol, depression, bullying or violence the opportunity to seek assistance.

Congratulations to the BHJFC for creating the initiative for evenings like this to highlight the 'social responsibilities' we have in the community to make our community a better and safer place to live. We are delighted to think that our grant to the BHJFC is so significant and moving.

We certainly believe that this program should be rolled out to a wider audience (both young and old) and that the **Community Bank**® model is a wonderful opportunity to showcase the important role of social responsibility in today's lifestyle.

Bendigo Bank named Business Bank of the Year [2011]

Earlier this year Bendigo Bank was named Business Bank of the Year (2011) at Roy Morgan Research's inaugural Customer Satisfaction Awards.

The accolade follows the Bank recording the highest business customer satisfaction score in the Roy Morgan December survey, with a rating of 75.4 per cent. This was almost six points ahead of its nearest competitor.

The customer and industry recognition comes after many years of hard work by the Group's dedicated business banking staff. We've come a long way since our first Business Banking offering launched in February 1996.

The results and the award demonstrate our efforts to deliver industry-leading customer service are valued by the community.

"This is another pleasing result and on behalf of the Bank and all our staff, I would like to say thank you to our business customers for their continued support," Executive Retail Dennis Bice said.

"I think part of our success is our ability to meet the needs of a wide range of business clients. Whether you're a big business, small business or a primary producer we have the staff, products and services available, to ensure that together, we can make your business stronger."

Sharing prosperity with customers and the wider community is a core value of Bendigo and Adelaide Bank Ltd and is the secret to the Bank's longevity and success.

We believe successful customers and successful communities create a successful bank, but only in that order. So it is gratifying to know our customers are broadly satisfied with their experience with our **Community Bank**® branches.

Manningham Community Enterprises Limited

Annual General Meeting and Report

The AGM will be held on Wednesday 14 November 2012 commencing 3.30pm at Casavini, Jackson Court Shopping precinct, Mitchell Street, Doncaster East VIC 3109. Afternoon tea will be served.

Shareholders please note – the MCEL Annual Report will be published on line at the website: www.bendigobank.com.au/doncaster_east

The MCEL Annual Report will also be available to be emailed, so if you have not registered to receive it in this manner, please advise our staff at either of the two branches with your email address.

If you require a printed copy, again, please inform our staff at either of the two branches.

Doncaster East **Community Bank**® Branch

900 Doncaster Road, Doncaster East VIC 3109

Phone: 9840 2028

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

Senior Manager: Paul Thompson

Templestowe Village **Community Bank**® Branch

128 James Street, Templestowe VIC 3106

Phone: 9846 1455

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

Branch Manager: Chris Cahir

Manningham Community Enterprises Limited 900 Doncaster Road, Doncaster East VIC 3109 ABN 69 101 174 270

Website: www.manninghamcommunity.com.au

Bendigo and Adelaide Bank Limited, The Bendigo Centre, Bendigo VIC 3550. ABN 11 068 049 178. AFSL 237879. BMPNL0458 (07/12)