



## First birthday celebrations.



well as express their appreciation for the 'great support' that Kew and Kew East **Community Bank**® branches have provided.

The Kew East **Community Bank**® Branch has been a part of the community since 2001, while the Kew **Community Bank**® Branch has now reached its first birthday and is looking forward to more prosperous years in the future.

Together Kew and Kew East **Community Bank**® branches have contributed more than \$1 million to the Kew community. Donations have been made to countless community groups over many years including the Kew Band, Zelman Orchestra, Kew Festival, e.motion21, the 1st North Balwyn Scout Group and many more.

Customer and local business owner, Rose Witherow, said the friendly staff and their absolute commitment to giving back to their community is what made her choose to bank with Kew **Community Bank**® Branch.

"When I go into the branch they know me. Everyone knows me by name and they say hello. You don't get that elsewhere. It's the caring. It permeates through the community."

The first birthday celebration featured a free sausage sizzle, refreshing fruit punch, and of course a delicious birthday cake. All the while, children's faces grinned from ear to ear when 'Piggy' handed each a show bag with surprise toys inside.

Kew **Community Bank**® Branch celebrated its first birthday with festivities in February. Staff, customers and community groups all gathered at the branch to celebrate the significant contribution it has made to the local community.

The Kew Band was on hand to help the crowd celebrate, as

## How it all works.

### So how are Kew and Kew East Community Bank® branches different from other banks?

Kew and Kew East Financial Services is locally owned by people in your community. The branches operate under a franchise agreement granted by Bendigo and Adelaide Bank. Kew and Kew East Financial Services is a public company that is managed by a Board of Directors who care about the local area. Both branches provide a full suite of banking services supported and underwritten by Bendigo and Adelaide Bank. Kew and Kew East **Community Bank**® branches give back to the community by distributing their profits to community groups through grants and sponsorships, to schools, local clubs, community groups and festivals. Our **Community Bank**® company also rewards shareholders through regular dividend distribution. By banking with Kew and Kew East **Community Bank**® branches, you're helping support your local community while fulfilling your banking needs.

Kew East Financial Services Limited 661A High Street, Kew East VIC 3102 **ABN** 91 096 301 058 **Directors:** John Albury, Allen Borella, Paula Davey, Ric Hallgren, Ross McDermott, Diana Nelson, Eric Thomas, Kenneth Franks, Mark Heffernan.





## Kew Festival.

The annual Kew Festival delighted families, community members and local businesses again in March with its 'Kew is Dancing' program. Running for two weeks between Friday 14 March and Sunday 30 March, the festival encouraged everyone to experience Kew.

The festival provided a range of events including fireworks, live entertainment, community dance, the Youth Talent Quest, fun fair rides and much more.

Kew and Kew East **Community Bank**<sup>®</sup> branches continued their sponsorship of the Kew Festival this year by providing horse carriage rides, two marquees and Piggy, the branches mascot.

Key organiser of the Kew Festival, Debbie McColl-Davies, said that Kew and Kew East **Community Bank**<sup>®</sup> branches were always of "great support to the extended family that is the Kew Festival".

The highlight of the festival was 'The Curve', which featured 4D mapping inspired by the Sydney Opera House. 'Wings over Kew' was also full of joy and laughter when pipers led community groups and the public in a choreographed extravaganza.

For further information on the festival, call 9853 9576 or visit [www.kewfestival.org](http://www.kewfestival.org)



## Defibrillator unit for St Anne's School.

Suffering a cardiac arrest can strike young or old with very little warning. Having access to a defibrillator unit can help save a life in what is a frightening and at times fatal situation. This is why Kew and Kew East **Community Bank**<sup>®</sup> branches are donating \$100,000 worth of defibrillator units to the Kew and Kew East community.

St Anne's School in Kew was thrilled to receive the very first defibrillation unit in February 2014.

Applications for the Defibrillation Program are now open to all not-for-profit community groups operating within Kew or Kew East. For all enquiries please email Tanja at [tanja.kefs@gmail.com](mailto:tanja.kefs@gmail.com)





## Community champion: e.motion21.

When mother-of-four, Cate Sayers, organised a specialised dance class for her daughter, Alexandra, she didn't realise how big her idea would grow. In April 2014, e.motion21 will celebrate five years of dance classes designed for children and young adults with Down syndrome. Within five years e.motion21 has expanded from 40 participants in 2009, to more than 200 participants attending classes across Victoria in Kew, Bendigo, Pascoe Vale, Cranbourne, Bundoora, Ballarat and Geelong. Kew and Kew East **Community Bank®** branches have donated \$19,500 to e.motion21 since its beginning. This money enabled a touring dance group to visit regional areas. The five-year anniversary will allow Cate and her team of 120 volunteers to reflect on how much has been achieved through hard work and their mantra 'moving bodies, moving boundaries'. April saw an exciting partnership begin between e.motion21 and the YMCA, with Tuesday afternoon classes to be held at Kew YMCA. This partnership brings e.motion21 a step closer to their vision "that all people living with Down syndrome have access to these dance classes". For more information please visit [www.emotion21.org.au](http://www.emotion21.org.au)



## Kew Primary running track.



Kew Primary School is excitedly awaiting the installation of a new running track after Kew and Kew East **Community Bank®** branches donated \$11,000 to the cause. A cheque was presented to Principal James Penson on Friday 28 February.

## Trinity Gift.



250 athletes from across Victoria competed at the Victorian Athletics League Trinity Gift in Bulleen on Sunday 16 February. Kew and Kew East **Community Bank®** branches, sponsored the ladies 120m sprint and presented the winning sash to Angela Wilson. Congratulations Angela.

## Diary notes.

### May: Kew and Kew East Community Bank® branches

Kew East **Community Bank®** Branch was involved in a local Mother's Day event. Kew **Community Bank®** Branch will hold a barbecue each month to raise money for community groups. Please contact your local branch for more information.

### Sunday 15 June: Zelman Memorial Symphony Orchestra

2.00pm at Hawthorn Arts Centre (previously Hawthorn Town Hall), 360 Burwood Road, Hawthorn. This is a free concert but bookings are essential. The program will be announced in May. For further details please visit [www.zelmansymphony.org.au](http://www.zelmansymphony.org.au)

### Wednesday 16 July: Grants Launch

Kew and Kew East **Community Bank®** branches will be holding their annual Grants Launch at the VCE Centre at Kew High School. Come along to enjoy entertainment and heart-warming stories, while learning more about the generous Grants Program.



# Welcoming Kew Branch Manager, Chris.

Chris Vouk always wanted to be a Bank Manager while he was growing up and attending Brighton High School. Now, as Kew **Community Bank®** Branch Manager, Chris is ready to turn the Kew **Community Bank®** Branch into a thriving and successful business.

After almost two decades in the banking and finance industry, Chris joined the **Community Bank®** branch team in September 2013. Chris says what he likes most about the **Community Bank®** model is how it is run as a normal business but gives so much back to the local area.

"I can't think of any other bank that does that, and I'm looking forward to the day when we reach our second million dollars of donations to the Kew and Kew East communities."



## Changing of the guard.

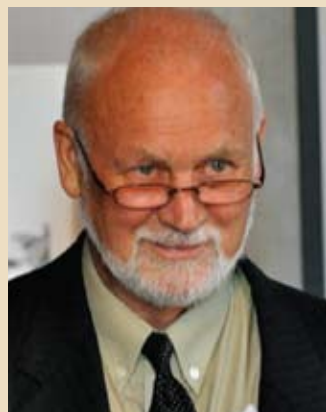


Allen Borella.

Kew and Kew East **Community Bank®** branches welcomed new Chair of the Board, Allen Borella, in January. Allen has been a Director of Kew and Kew East Financial Services Limited (KEFSL) since the Steering Committee was established in 2001. Born and bred in Kew East, Allen now owns and operates the Harp Junction Garage and says he is looking forward to watching the Kew **Community Bank®** Branch continue to grow.

Retiring Chair, Rod Albury, joined Kew East Financial Services Limited in October 2005 and was appointed Chair in December 2009. Rod said, "It has been a privilege to be the Chairman and be able to relate to and support so many people associated with KEFSL and the not-for-profit community enterprises. These provide such a rich tapestry of activity, and enhance the quality of peoples lives."

The highlights during Rod's time as Chair include celebrating 10 years of business in 2011, opening the Kew **Community Bank®** Branch in 2013 and reaching \$1 million in returns to the Kew community. Rod is looking forward to enjoying his 'retirement' and will be working on home projects and spending more time with his family and friends. The Kew and Kew East **Community Bank®** branches and local community thank Rod for his commitment, hard work and the considerable contribution he has made to both the branches and the local community.



Rod Albury.

## From the boardroom.

The Directors are considering the possibility of ceasing to trade the company shares on the National Stock Exchange of Australia (NSX) and starting to trade on a Low Volume Market (LVM) from 1 July 2014. The LVM is a mechanism available to public companies with low shareholder trading. The LVM would be maintained by the company.

The primary motive for this consideration is the low number of on-market transactions in the company shares, particularly compared to the cost of maintaining the market listing.

During the 2013 financial year there was one on-market trade, during the 2012 financial year there were two, and during the 2011 financial year there were five. The cost of maintaining the NSX listing is approximately \$6,000 per year. Given the low on-market turnover the Directors believe the shareholders may not require the listing.

The Directors will further investigate this option and provide an update in the next shareholder bulletin.

For enquiries please contact the Company Secretary, Ross McDermott on 9347 0411 or email: [ross@mcdermott.com.au](mailto:ross@mcdermott.com.au)

## Kew and Kew East Community Bank® branches

**Kew** – 3 Athenaeum Place, Kew VIC 3101 Phone: 9852 9322

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

**Kew East** – 661a High Street, Kew East VIC 3102 Phone: 9859 7699

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

Website: [www.bendigobank.com.au/kew\\_east](http://www.bendigobank.com.au/kew_east)

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