



Chairman's message.

Welcome to the July edition of our company Newsletter. We have left the summer behind as we move into another Melbourne winter. The variety of our weather is something that many of us appreciate about our beautiful city whilst others will be packing up the caravan and heading north.

Board activities.

Your Board has been busy over the past few months working on strategic planning and completing a skills matrix of the current Board. We have established a template for the best Board composition going forward to look after shareholders' interests and provide the maximum benefits to the Ferntree Gully and Rowville communities.

Ferntree Gully ATM.

The remaining major banks have chosen to remove their ATM facilities from the Ferntree Gully Village Shopping Centre. This has resulted in a significant increase in use of our Bendigo Bank ATM. Please be patient should you find yourself having to wait in a short queue.

Government activities.

The Australian Prudential Regulatory Authority (APRA) has tightened the lending restriction on all banks in relation to investment properties. Banks now have to stay within a quota set by APRA or else face significant fines. This does not mean all investment lending has ceased but rather your bank may have to choose carefully which projects to support based on relative risk. Please chat to one of our friendly staff if you have an investment loan query.

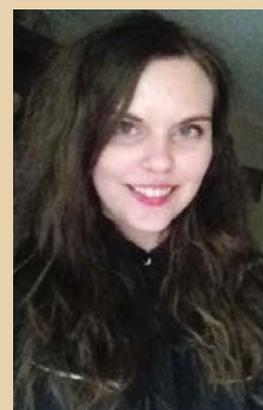
Ferntree Gully Football Club.

Congratulations to Ferntree Gully Football Club on celebrating the 125th Anniversary of the establishment of the club. I was pleased to represent your company at the Gala Dinner held on 27 May 2017.

Jeff Somers
Chair

Thank you.

A special thanks to Rachel Clauw. Over the past couple of years Rachel has voluntarily helped out the Knox **Community Bank**® Group by writing the newsletter, starting up the facebook page and keeping the website up to date. She has jumped at any opportunity to help out where ever she can. Thank you Rachel for your continuous hard work.



Grants night.

On 26 June the Knox **Community Bank**® Group held its annual grants presentation evening at the Ferntree Gully football club. This year the Knox **Community Bank**® Group was able to fulfill 17 grant applications totaling \$50,000 that went back into the community.

Congratulations to the following recipients:

Blackwood Park Netball Club	\$900
Coonara Community House	\$1,740
Eastside Cruisers Car Club	\$2,750
Ferntree Gully Eagles Junior Footy Club	\$651
Ferntree Gully Traders Association	\$2,000
Glengollan Village	\$3,450
Mountain District Learning Centre	\$5,000
Regency Calisthenic College	\$1,578
Rowville Knights Football Club	\$2,057
Rowville Senior Citizens Centre	\$630
South-East Eagles Basketball Club	\$5,000
St John Baptist Netball Club	\$5,000
The Basin Music Festival Association Inc	\$2,500
The Gully Mens Shed	\$2,500
The Gully Town Club	\$500
Upper Ferntree Gully Foot Ball Club	\$1,955
Upper Ferntree Gully Junior FBC	\$2,500

Grants received on an ongoing basis.

On the evening two organisations were presented with a grant without need of applications, they are the Foothills Community Care and the Peace and Loyalty Lodge. The Knox **Community Bank**® Group sees their ongoing contributions to the community as an essential support to those who need it most.

Foothills Community Care.

Foothills Community Care has been given ongoing support from the Knox **Community Bank**® Group over the past few years. This year they received a grant of \$8,000, this money will be used to purchase supplies namely food to serve those who have fallen through the cracks and would otherwise go without. Foothills

has been running for 16 years and in the past 10 years has served 27,000 meals with the help of over 200 volunteers, they also run a special Christmas lunch where donations from the tree located in the Knox **Community Bank**® Group branches are handed out.



Peace and Loyalty Lodge.

Peace and Loyalty Lodge also received on support from the Knox **Community Bank**® Group with a grant of \$2,000 to go towards aiding high school fees at Fairhills High School. Without the support of the Knox **Community Bank**® Group and other donators many students wouldn't be able to complete their secondary education. With the funding they have received this year 16 kids who otherwise wouldn't be able to complete their education now have the necessary funding to help them complete their secondary education.



Supporting the community.

The Basin Music attained a grant for storage of their equipment. Pictured below left to right, the Basin Music holds music events for the community. The Knox **Community Bank**® Group has also contributed to the next discovery day, an event that brings together community organisations and vendors to celebrate through a promotional day of fun. The Mens Shed were awarded a grant for their new outdoor area so they can continue building for the community. And the Eastside Cruisers were also funded for the work they do in promoting safe driving.



The life saving defibrillator was once again needed in the community. Pictured below left to right, Knox **Community Bank**® Group has helped Glengollan Village gain the funds they needed for a defibrillator which will be put to use if a life threatening event may ever occur. Bowls for the Rowville Senior Citizens Centre and free internet safety classes at the Coonara Community House were also funded by this year's grants.



Supporting sport.

Sport is a widely celebrated part of the Knox community ranging from a need for drink bottles equipment and uniforms. Many sporting groups will use this years grant money to help promote their clubs as well supply their teams with the necessary equipment they need.

There has been a notable increase in girls' participation in the sporting community. Many grants handed out namely to the Rowville Knights Community Football Club, Upper Ferntree Gully Football Club, Upper Ferntree Gully Juniors Football Club were to accommodate the exponential influx of girl teams. The Rowville Knights have seen a growth of just two girls teams to four and the upper Gully Juniors have seen a growth to four new teams with about 80 girls joining this year.



Fern Tree Gully and Rowville **Community Bank®** branches

Making great things happen.

When you bank with Fern Tree Gully and Rowville **Community Bank®** branches great things happen in your community.

So, if you're not banking with us already, drop by and be part of something bigger.

Drop into your nearest branch at 67 Station Street, Fern Tree Gully - 9756 0332 or 1100 Wellington Road, Rowville - 9755 8611 to find out more.



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The grant supplied to the Upper Ferntree Gully Junior Football Club will be for jumpers and supplies. The grant will supply each team member's gear so that every child can have an equal opportunity within the sporting community. Sporting opportunities and community support is a big part of the Knox community, giving children the opportunity to play can help develop team based skills and a positive life course.

Continuing on the sporting theme South-East Eagles Basketball Club was awarded a grant to aid in their ongoing America Project.

"Eagles has banked with Bendigo Bank for many years and we are so grateful that we have received this grant from such a respected community organisation.

The grant is to support our club's three domestic teams as we embark on a trip of a lifetime to the USA, visiting New York, Phoenix, Texas and LA to play basketball against high school teams and visit the sights. Primarily these opportunities exist for elite players however we are very proud to be able to offer this opportunity to local basket ballers that may never get this chance again to play the game they love in America.

The money from Bendigo Bank will go directly towards supporting our members making this trip and will allow for the teams to maximise the wonderful experience that they will have. Our teams will be forever grateful to Bendigo Bank and we look forward to keeping you all up to date with our progress when we leave later in the year. Once again thanks you so much from the teams at South East Eagles Basketball Club," said representatives from South East Eagles.



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Thanks to all.

To all those who attended and to all community groups who attained a grant for their project the Knox **Community Bank**® Group wishes to thank you for your contribution

to the community and we look forward to seeing these projects rise to success and look forward to giving back to this wonderful community again next year.



Be part of something bigger.

BIG Bendigo Benefits is an exciting package of products and services designed to benefit Members of Rowville Football Club.

Not only will you receive a great range of discounted rates, waived fees and bonus cover, but our community focus ensures we share part of the profits we make with the communities we're part of.

Drop into your branch at 67 Station Street, Fern Tree Gully or phone 9756 0332 or Shop G7 The Corner, Wellington Road, Rowville or phone 9755 8611 for more details on how BIG Bendigo Benefits can work for you.



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