

Your Invite to attend our AGM

When: Saturday 12 November 2011

What Time: 1pm

Where: Sarina Bowls Club, Beach Road

RSVP: By 4 November to 4943 2634 for catering purposes



The Board of Directors cordially invite you to attend the Annual General Meeting of the Company followed by our Grants Presentation

Your Annual Report for 2010/2011 can be viewed at www.bendigobank.com.au/sarina then go to Investor Relations

From the chairman

I am pleased to tell you that our business continues to develop maturity with solid footings and continues to develop its profitability.

Our “2010 Sarina Grants Program” contributed nearly \$47,000 to 14 local not-for-profit organisations and was a tax deductible expense for the business. In June of the current financial year 10/11 we placed nearly \$73,000 in revenue with the Community Enterprise Foundation™ to provide for future grants programs. I believe that every shareholder should be very proud that our capability to support our community continues to grow through sponsorships and grants programs.

In addition to our grants program, we have entered into sponsorship arrangements with many local organisations. During the year we have promoted the business and as part of our corporate donations we have contributed around \$16,000 to the community.

At community meetings, we present our current capacity to reinvest in our community through grants and sponsorships and then present the challenge that “Our customers make all of this possible, can you consider what more might be possible if each one of you was a customer?” Indeed, I commend all shareholders to consider the same challenge.

As many would appreciate, there has been an extremely challenging business environment with even more competition amongst financial institutions. Nevertheless, your board took the decision to declare a dividend of 7 cents per share in 2009/2010. The directors have again considered the financial position of the Company and awarded an 8 cent per share unfranked dividend for the current financial year 2010/2011.

I would like to take this opportunity to personally invite you to attend our seventh Annual General Meeting and second Grants Presentation on Saturday 12 November commencing at 1pm at the Sarina Bowls Club, Beach Road Sarina.

Ralph Johnson



Sarina Volunteers Conference

During the 2010/2011 financial year Sarina **Community Bank**[®] was proud to support many community projects. Among the many was to be major joint sponsor of the Sarina Volunteers conference held in May for all community groups.

Sarina Land Care Management were the recipients of a grant to assist with the purchase of a vehicle.

Sarina Aged Homes Inc. received sponsorship for a Sara Plus™ standing & raising lifter providing safer lifting of the aged and reducing injury to staff.

Among the other community groups to receive support were the 14 groups in our grants program.

At the AGM we will again present to our successful regional not-for-profit groups, grants for development in there organisation.



Sponsor signage on RSL Bus



When you choose to be a Sarina **Community Bank**[®] Bendigo Bank customer, you not only make a decision that benefits you, you also make one that benefits your community.

That’s because with every savings or investment account, every home or personal loan, and every product or service we offer, part of our profits go back into our communities to support local projects, groups and organisations.

It’s not a new thing, it’s simply who we are and what we believe in.

And it’s a simple equation. We think Sarina **Community Bank**[®] Bendigo Bank can only be successful if our customers and our communities are successful first.

It means that as a customer you not only benefit from a great range of competitive products and the friendly service we’re so well known for, you also get a sense of satisfaction knowing your banking is contributing to your community.



Sarina Aged Residential Homes Inc.



Sarina Grant Recipients 2010

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Opening Hours

Mon-Fri 9 am—5 pm Sat 9 am till Noon