

# How banking can support our community

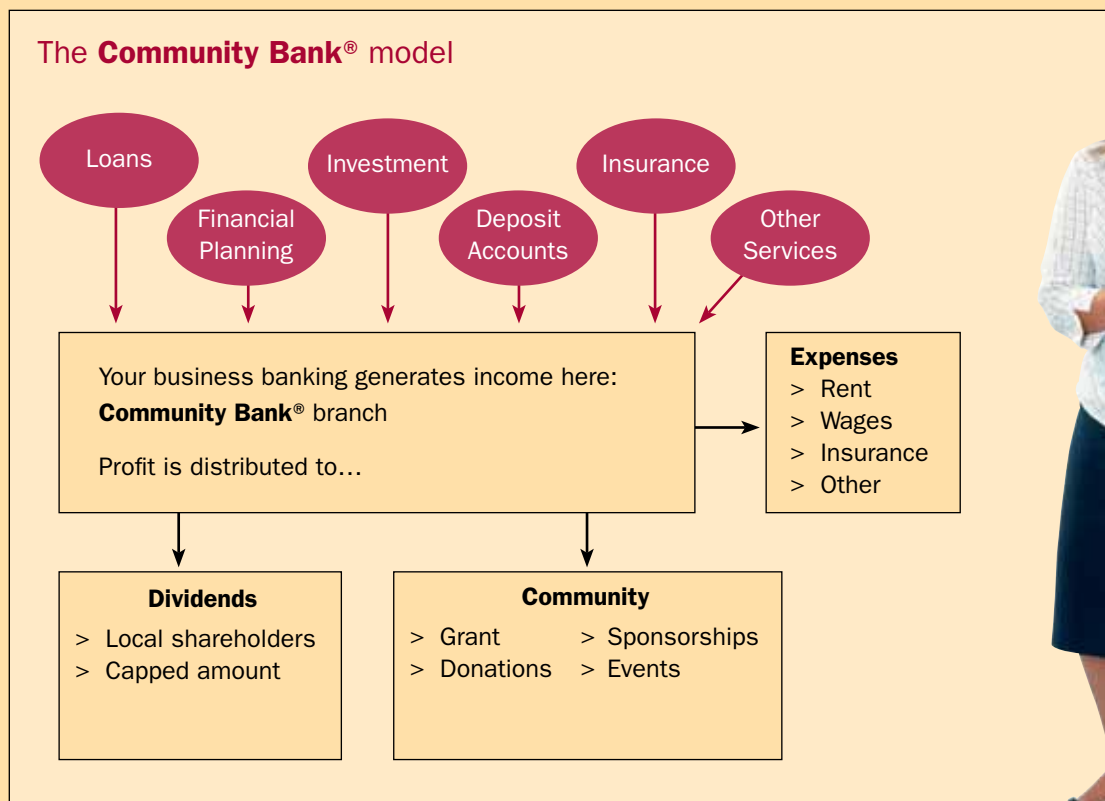
When the **Community Bank**<sup>®</sup> model was established, few people thought local communities could influence banks – now more than 260 communities around Australia are running their own **Community Bank**<sup>®</sup> branches.

The basic process is that communities form local publicly owned companies which enter into a commercial franchise to run a Bendigo Bank branch.

Bendigo Bank provides the banking infrastructure and licensing, while the community runs the branch operation and generates customer support.

Together Bendigo Bank and the local community share the revenue, with local surpluses available for reinvestment in the community via grants, sponsorships and dividends to local shareholders.

To many, **Community Bank**<sup>®</sup> is generally perceived to be a ‘replacement banking service’. In fact, it is much more than this. As a solution to banking needs, it requires communities to unite behind a common goal.



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