

COMMUNITY²¹



Leadership | Collaboration | Innovation

with Australian not-for-profits

2012

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The Result of Collaboration...

A message from the board...

We're proudly celebrating ten years of success of Community Sector Banking.

When twenty diverse community organisations teamed up to form Community 21 at the start of the new century, creating Australia's only bank specifically for not for profits, it was a bold step for our sector.

Community Sector Banking has delivered profound change, not just in the opportunities and services its unique presence opened up, but in the way the whole banking and financial services industry now regards the not-for-profit sector.

Community Sector Banking has grown both in terms of its balance sheet and its relevance to the sector. With over \$650 million in funds under management, the business has achieved excellent year on year growth and has again this year been able to pay a dividend to its shareholders.

A decade of incremental success underlines the objectives of creating greater access to capital and financial products to strengthen and deliver greater social impact.

Many projects which have been financed have benefited communities - sometimes those ignored by other institutions. This includes helping to establish over 1,100 affordable houses, and many essential community assets such as child care through to microfinance for disadvantaged Australians.

We're preparing for more bold steps into the future and looking to expand the scope of Community 21. We see a broadened shareholder base to strengthen the 'sector owned' uniqueness of our financial resources.

We see a future where many banking customers also become shareholders. More than ever 'we' are also 'you' - embodying the vision of sector-owned financial services for not-for-profit Australia.

Whether you join us as a customer through Community Sector Banking, attend our education seminars and breakfast briefings, or undertake a shareholding, we welcome you on our exciting journey.

David Thompson AM
Chair



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The Result of Collaboration...

Strength through unity

What marks Community 21 out is its unique ownership structure as an unlisted public company deriving commercial return on equity, with shareholdings limited to not-for-profit organisations.

Our twenty founding shareholders represent the diverse nature of Australia's not-for-profit sector. From large national welfare organisations to smaller local training and employment bodies their experience and knowledge ensure we are both 'of' the sector and 'for' the sector.

Our founding shareholders



Get involved now!

Our story here is just an introduction.
Find out more at www.community21.com.au



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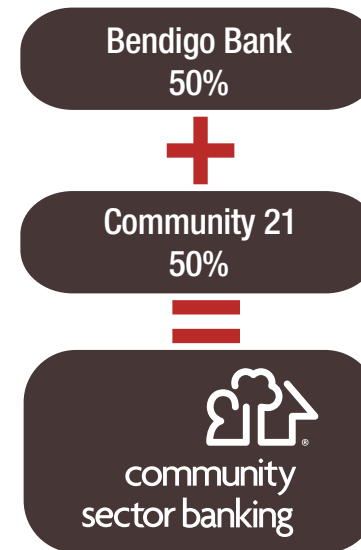
Celebrating a decade of investment in Community Sector Banking

“the financial institution that strengthens not-for-profits in delivering social change and community wellbeing.”

- **Financial Innovator**
- **Product Developer**
- **Social Finance Intermediary**

“Over its first decade Community Sector Banking has grown and matured in products, services and ideas. We thank the Community 21 shareholders for their foresight and ongoing faith in the goals of the venture. Our 10th birthday was a celebration of the strategic thinking and hard work needed to build a sustainable business out of a ‘blue sky’ idea.”

Greg Peel
CEO & Managing Director
Community Sector Banking



Highlights

6,200 **not-for-profit customers**

>\$650M **balance sheet**

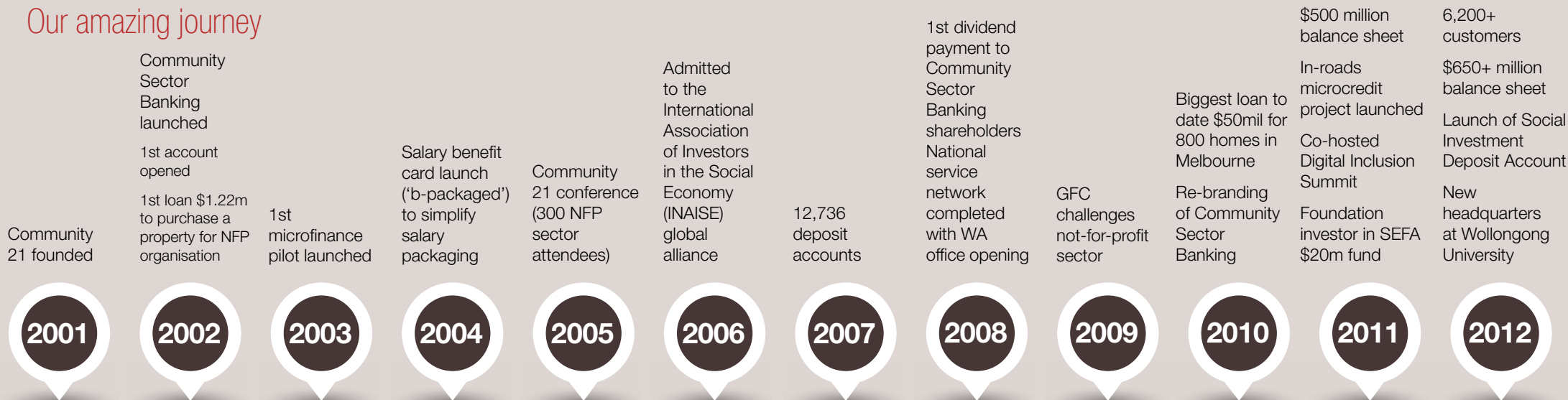
>\$192M **loans to community sector**

50+ **staff Australia-wide**

17,190 **deposit accounts**

As at end Sept 2012

Our amazing journey



A big contributor

Australia's not-for-profit sector

600,000 not-for-profits

10% are 'economically significant'

\$43 billion contributed to the Australian economy

Makes up over **4% GDP**

6 million Australian volunteers = **\$14.6** billion in unpaid work

900,000 people employed

8% of Australia's employment

Source: notforprofit.gov.au

aged care
health
housing
environment
advocacy
sport
arts
disability services
emergency services
employment
health
childcare
environment
indigenous development
housing
sport



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Thought leadership for a bold future

We have a plan

Today expressions like democratising finance, social impact bonds and collaborative consumption are used to describe a new nexus between financial markets and investors seeking to make a difference.

Impact investment is emerging as a new asset class and technology platforms are providing access to new collaborations and opportunities for social capital initiatives such as 'social stock exchanges' and crowd funding are forging a new connectedness.

Community 21 is again meeting the challenge by providing leadership in this exciting emergent new world.

Our dedicated innovation unit is committed to identifying, researching and evaluating potential in this changing environment. We see transformational opportunities for capital raising for not-for-profits, including the new technology-driven frontier of crowd-funding.

Vital expertise is shared with Australia's not-for-profits through our seminars and educational events on major issues, facilitating debate about finance and capital for the sector.

Now, in the same spirit of innovation that brought us together, Community 21 again looks to the future that demands entrepreneurial approaches to financial inclusion and meeting myriad human needs in health, housing, employment, social equity and community well-being.

As a member of the Australian not-for-profit community, participation in Community 21 is an opportunity to 'own' your future.

Peter Quarmby
Executive Director



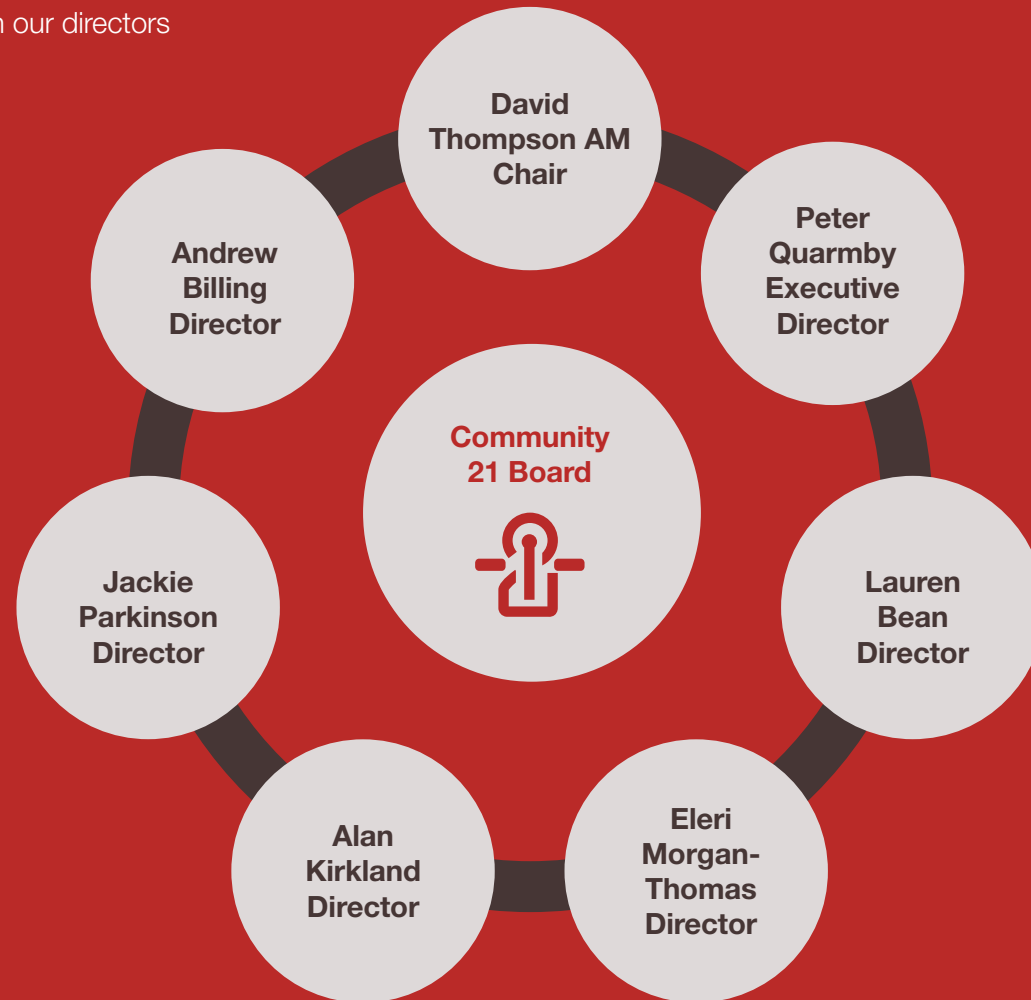
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Our key people

The Community 21 board is served by seven directors with extensive experience in the not-for-profit sector.

See the Community 21 website for more information on our directors



With thanks

Community 21 acknowledges our twenty visionary shareholders together with the Executive and staff of Bendigo and Adelaide Bank for their assistance, guidance and ongoing support of Community Sector Banking.

A special thanks to all the staff of Community Sector Banking for their commitment to provide excellent service and support to the not-for-profit sector and the communities they serve.



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