

# ground cover



**NORTH CENTRAL**  
Catchment Management Authority  
*Connecting Rivers, Landscapes, People*

www.nccma.vic.gov.au

Keeping you up-to-date with all the Landcare news

February 2012

## A message from the Regional Landcare Coordinator

Hello everyone,

I hope you all managed to have a relaxing break and you are looking forward to the year ahead - I know I am!

It has been a busy start to the year at the North Central Catchment Management Authority (CMA). We are currently going through the investment process to secure our funding allocations for 2012-13. I have been working on the funding bids that will fund my position and the Victorian Landcare Grants (VLG) program and soon I will submit them to the Department of Sustainability and Environment (DSE).

While I am mentioning the VLG program it is a timely reminder that you should start thinking about the 2012-13 Landcare grants. They will open in April this year and close late May. There won't be any changes to the process this year and there will again be money for 'project grants' and 'group maintenance and start-up grants'.

There is no time like the present to get your group together for a brainstorming session and to kick-start your planning process. By having a project brief ready to go it makes writing a funding application so much easier. All you need is a one-page document that addresses the following:

### What?

- ...do you want to achieve?
- How much will the project cost overall?
- How much (Grant) do you need to complete the project?

### Why?

- ...is this important to your community?
- How will this make a difference?

### Who?

- ...will manage the project
- ...will support the project (partners)
- ...will benefit from the project

### When?

- ...will it start and end?

With this month's edition of the newsletter each group will receive the Spring/Summer edition of the Victorian Landcare & Catchment Management magazine and the Landcare Community Grants Guide.

The Landcare Community Grants Guide has been produced for natural resource management groups to help them seek further funding for projects. The guide, which is adapted from the North Central CMA's Community Grants Guide, includes commonwealth, state, philanthropic and corporate funding options as well as volunteering opportunities by corporate bodies. It has been a long time in the making but with the support of DSE and the Goulburn Broken Catchment Management Authority (CMA) the guide has finally made it

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to print. Each group will receive a hard copy. It is also available electronically on the Victorian Landcare Gateway, making it accessible to everyone.

This month each group will be receiving our annual 'Supporting Landcare in North Central Victoria' survey in the mail. The survey is an opportunity for you and your group to let us know how you are travelling in terms of group health and also what activities you would like the North Central Landcare team to host throughout the year. This year each group will receive a hard copy of the survey and we will also have an online survey (Survey Monkey) set up for the computer savvy. There will also be a chance to win prizes for those that take the time to complete the survey. This year you could win Sue Churchill's 'Australian Bats' or Michael Morcombe's 'Field Guide to Australian Birds'.

Lastly before I sign off I would like to congratulate **Rob Youl** and **Sue Marriot** who were both recipients of the Australia Day Awards - a fantastic achievement for two very worthy Landcarers.

Until next time, warm regards!

*Jodie Odgers*

Regional Landcare Coordinator

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## NEWS

### The Perennial Pasture Systems: Making Pasture Go the Distance

The Perennial Pasture Systems (PPS) group was formed in mid-2007 and now has a membership of 67 farm businesses across central Victoria and the Southern Wimmera. The aim of the group is to push the boundaries of perennial pasture research in our area and provide information on productive pasture management to members.

PPS members are heavily involved in prime lamb and mutton production. PPS also has 30 members involved in agribusiness and agronomic services and one associate group member - the Yarram Landcare Pasture Group, which has 16 farms involved.



**PPS members inspecting a long established phalaris pasture during the PPS Conference Day in September 2011.** Photo: Courtesy Rob Shea, PPS.

PPS is involved in a number of projects including: three long-term paddock demonstration sites, EverGraze Supporting Sites and a subsoil amelioration project. One of these projects is the Tottington EverGraze Supporting site near St Arnaud, which is trialing a range of pasture establishment methods in the drier north central area of Victoria. The site was established in April 2010 and is trialing the three-year 'triple pack' pasture establishment system against conventional pasture establishment.

The 'triple pack' system is claimed to give superior weed control for perennial grass establishment through weed control techniques available during the first year cropping phase and the second year legume phase. In addition, the build up of nitrogen during the second year is beneficial for perennial grass establishment. Results so far have shown how tough conditions in this part of Victoria are for pasture establishment, with the short periods of low rainfall experienced this year causing legume moisture stress in the poorly structured soils and reduced plant growth.

Membership of PPS is \$55 per annum. For further details contact Rob Shea, the PPS Project Manager on 0438 521 357 or email [yadin@netconnect.com.au](mailto:yadin@netconnect.com.au).

### Enforcing weed control at Glenlyon

Information taken from the article 'Weed Control enforcement at Glenlyon', as featured in Loddon Mallee AgScene, 26 January 2012

Agriculture and Food Security Minister Peter Walsh visited Glenlyon Upper Loddon Landcare on 24 January to discuss the success of the Victorian Coalition Government's crackdown on pests and weeds.



**From left to right – DPI Biosecurity Area Manager (Loddon Mallee) Sharyn Williams, Glenlyon Upper Loddon Landcare Group: John Cable, Minister for Agriculture and Food Security: Peter Walsh MP and local Gorse removal contractor: John Comelli.** Photo: Courtesy of Department of Primary Industries.

The Landcare group wrote to Minister Walsh early last year with concerns about an inadequate response to Gorse infestations by the former Labor Government.

"I am now pleased to say that thanks to an additional \$21.2mil we allocated in the State Budget to boost the fight against pests and weeds, the situation has improved dramatically," Minister Walsh said.

"Department of Primary Industries (DPI) officers have inspected 143 properties in the Glenlyon, Lauriston and Ashbourne areas since July 2011.

"We take the issue of weed control very seriously and DPI officers will be returning to the inspected properties in February to follow up on compliance," Minister Walsh said.

Across Victoria, DPI officers inspected 2,768 properties from July to December 2011 compared to just 1,290 the previous year.

"The government is committed to taking action against those landholders who allow their properties to become a haven for pests and weeds," Minister Walsh said.

Minister Walsh said DPI inspectors would target weed enforcement actions to support communities where landholders were working together to co-ordinate pest control action, for example through Landcare groups or weed taskforces.

The department is implementing 90 weed enforcement projects across Victoria to support community-led action on weeds.

## From adversity...

Written by Emma Devlin, North Central CMA

Stan Falloon has always been an enthusiastic advocate for native species but it was when he saw 150 acres of his property go up in flames that he grabbed an opportunity to reinvigorate his land.

In January 2009 a fire, caused by a tree falling over the power line, ripped through his property. CFA fire trucks and helicopters were able to put out the fire before it caused too much damage. Stan and his family were still recovering the land when a flood filled their valley in January 2010.



**Stan Falloon with some of his 10,400 native trees planted in partnership with the North Central CMA. Photo: Courtesy Adrian Martin.**

The property, just south of Kyneton, has certainly had its challenges; fire, flood and an infestation of Gorse, yet Stan and his family has passionately tackled all of these head on.

Working with the North Central CMA, Stan's property now has 10,400 native trees and shrubs planted along the banks of the Campaspe River which borders the farm.

"The native vegetation has helped bring back so many beautiful indigenous species. I've seen Scarlet Robin's and Orange Chat fluttering around the place – and recently I was lucky to see our old friend Wombat resting with his feet just outside his burrow. The burrow has been there for as long as I can remember but I hadn't seen any activity from Wombat for thirty years, until the recent sighting" Stan commented.

Stan's son Ben and his partner Nina now manage and operate the farm and run cattle and free range chooks. The two happily mingle together in the same paddocks. Stan's passion for the environment and farming sustainably reaches to his role as 2<sup>nd</sup> Vice District Governor of the Victorian Lion's Club; Lion's club members in the local V1-4 district have planted over 20,000 trees in the past six months. Ben and Nina also regularly play host to a number of people who wish to stay on the farm and learn more about sustainable farming, including a recent visit from Sir Richard Branson's nephew.

## Landcare Information Gathering Project Results

A summary of the key findings of the Landcare Program Information Gathering Project undertaken in 2011 is now available on the Landcare Gateway ([www.landcarevic.net.au](http://www.landcarevic.net.au)).

The current strategic document for Landcare in Victoria, i.e. the Victorian Action Plan for Second Generation Landcare, expires in 2012. As a result, the Department of Sustainability and Environment (DSE), in consultation with stakeholders, is reviewing the future direction of the Victorian Government's program of support for Landcare in Victoria – the Victorian Landcare Program.

To inform this process, DSE commissioned RM Consulting Group to undertake an Information Gathering Project between May-July 2011 to gather information on the views of those involved with Landcare in Victoria.

The intent of the Information Gathering Project was to collect information to assist DSE to understand the issues and challenges facing Landcare in Victoria, as well as the current role of government and any new opportunities.

Information was collected through regional workshops, targeted telephone interviews and an online survey. Participants included Landcare volunteers, groups and networks, as well as catchment management authorities, peak Landcare bodies, the Regional Landcare Coordinators and other stakeholders. Participation in the project included 125 attendees at regional workshops, 37 targeted phone interviews, and the 225 people who completed the online survey.

## FREP tackles a gully of tyres

More than 30 people currently employed through the North Central CMA's Flood Recovery Employment Program (FREP) have removed over 100,000 tyres from a gully at Rheola. The tyres were originally put in place to stabilise the eroding gully.



**Members of the FREP crew clearing the gully of tyres. Photo: Courtesy Robert Gordon.**

In difficult conditions, the crews have moved by hand the truck, car and tractor tyres from the eroded gully in collaboration with the landholder. The tyres have been stacked and will eventually be removed from the property and recycled.



Some of the tyres removed from the gully. Photo: Courtesy Robert Gordon.

## Africa calls for a young Landcarer

A fantastic opportunity to volunteer in Kenya with The Australian Youth Ambassadors for Development (AYAD) Program is now open! AYAD provides skilled young Australian's with the opportunity to volunteer overseas in Asia, the Pacific and Africa. The AYAD International Volunteer program is an Australian Government, AusAID initiative supporting the Millennium Development Goals.

AYAD is looking for a suitably qualified young person aged between 18 and 30 to fulfil the role of a Landcare facilitator/trainer. The position will assist in building Landcare capacity in Africa. Applications close Friday 24 February 2012 with mobilisation in July 2012. For more information go to [www.ayad.com.au/assignments](http://www.ayad.com.au/assignments).

## WANTED!!!

The Common (or Indian) Myna(h) is bad news for our native birds and small animals. It steals nest sites, kills nestlings and eggs, and competes aggressively for food.

As these birds roost communally, they cause noise, pollution, damage to trees and buildings, as well as destroying crops and spreading invasive weeds.

Help us develop a response to this new threat. If you have seen this bird, please report your sighting to the Kara Kara Conservation Management Network at:  
Email: [karakaracmn@gmail.com](mailto:karakaracmn@gmail.com) Phone: 0408 353 966

Tell us the location of your sighting, the number of birds seen, your contact details, and any other relevant information.

## EVENTS

### 2012 National Soils Forum

Due to strong interest, the registration date for the 2012 NATIONAL SOILS FORUM in Bendigo has been extended to Friday 24 February.

The North Central CMA is hosting the forum which will bring together key landholders, local farmers, scientists and policy makers to discuss how we secure the productive and environmental values of our soils in north central Victoria.

**Date:** Thursday 8 and Friday 9 March 2012  
**Times:** Thursday 10am – 5.00pm, Field trips, trade exhibitions  
Thursday from 7pm, Civic reception/Gala dinner  
Friday 8.30am – 4.00pm, Forum and trade exhibitions  
**Venue:** Quality Resort All Seasons, McIvor Road, Bendigo

Keynote speakers include Mr Julian Cribb, journalist, editor, science communicator and author of *The Coming Famine* and Dr. Peter Carberry, Deputy Director for the CSIRO Sustainable Agriculture Flagship program.

The forum is free to farmers and will include field trips and trade exhibits on the latest in soil health monitoring and innovation in agriculture. It will cover climate change, contemporary farming systems, and the economic circumstances that place pressure on our soils.

The forum is delivered under the North Central CMA's Farming for Sustainable Soils project – an initiative supported by the Australian Government's Caring for our Country program.

For further information and registration, including details of field trips, contact the North Central CMA on 03 5448 7124 or email [info@nccma.vic.gov.au](mailto:info@nccma.vic.gov.au). Please RSVP by Friday 24 February.

## FTLA ANNUAL FORUM AND AGM

FTLA (Farm Tree and Landcare Association) member groups are invited to send a representative to the 2012 Annual Forum and AGM. Additional members and observers are also welcome, so put Friday 24 February in your diary. Speakers from both the Carbon Farming Initiative and the Biodiversity Fund will be featured at the Annual Forum to be held at Level 16, Marland House, 570 Bourke St Melbourne. For more information contact the FTLA on (03) 9207 5527.

## Connecting Country Education Program 2012

### Field Days

#### **What are Ecological Vegetation Classes (EVCs) and how are they applied in natural resource management?**

Paul Foreman (Blue Devil Consulting & Bush Heritage Australia), Ian Higgins (North Central CMA) with assistance from ecologists Chris Timewell and Bonnie Humphreys (Connecting Country).

A skills-based training exercise, the session will unpack the notion of vegetation classification as used in Victorian resource management systems. Participants will learn about the process of identifying an EVC in a natural setting and have the opportunity to discuss the application of EVCs in revegetation. The session will include a discussion on plant life-form and structure, basic plant identification, soils and landform and other factors such as forest floor litter and climate.

**When:** Sunday, 25 March.

**Where:** Meet at the Ray Bradfield Room, Castlemaine (behind Castlemaine Information Centre).

**Time:** 9:00am to 1:00pm.

*Limited seats – bookings essential. \$10 per person.*

**Farming and biodiversity conservation ... how it can work in practice?**

Geoff Park (North Central CMA) and Malcolm Fyffe (Local landholder).

Landscape planning and biodiversity on farms are concepts that have been with us for a number of years. This field day showcases these concepts through an excursion to a local landholder's property. We will explore biodiversity from a farmer's perspective and a conservationist's perspective.

Discussion will occur at on-farm sites and will include locations where land management practices have been adapted to incorporate biodiversity and indeed locations where intensive production activity still occurs. Come and hear both sides of the story and enjoy a day in the field.

**When:** Sunday, 22 April

**Where:** Meet at the Ray Bradfield Room (behind Castlemaine Information Centre).

**Time:** 9:00am to 1:00pm.

*Limited seats – bookings essential. \$10 per person.*



**Graham Hand (STIPA) will present to the Yandoit workshop.**

**Native grasses and forage shrubs in farming systems.**

Graeme Hand (STIPA Native Grasses Association) and Paul Righetti (local landholder).

Explore the benefits of native grasses and forage shrubs in farming systems. Commencing at the Yandoit Hall, the field day will progress to a local property that will provide a backdrop for discussion around topics including the production potential of native pastures, plant species selection for native pastures and establishing or regenerating grass communities for native pastures. Graeme Hand will emphasise the benefits of native pastures such as reducing wind erosion and increasing soil carbon, drought tolerant pastures and promoting biodiversity.

**When:** Friday, 25 May.

**Where:** Yandoit Community Hall, High Street, Yandoit.

**Time:** 12 – 4pm.

Lunch provided. *Free event.*

**Free evening talks - Supper provided**

**Workshop – Nest box monitoring training.**

Bryan McMullan (Connecting Country).

Join Connecting Country in our annual nest box monitoring. Learn how to accurately identify the occupants of nest boxes, to fill in data sheets and to report your observations in a meaningful way. On the night there is a good chance we will see a Sugar Glider and/or a Phascogale (Tuan). Experiences will include field based sampling, arboreal animal identification, basic vegetation identification, completing data sheets and data analysis. Participants will perform a nest box survey under the supervision of a trained technician, discuss the pros and cons of the procedure, learn about data interpretation and build new opportunities for future surveys.

**When:** 29 February to 15 March.

Chewton (Wed, 29 Feb), Maldon (Wed, 7 Mar), Sutton Grange (Wed, 14 Mar) and Guildford (Thu, 15 Mar).

**Time:** 6pm to 8pm.

*Limited numbers – bookings essential.*

**Biodiversity and agriculture.**

Dr Denis Saunders (Research Fellow CSIRO Ecosystem Sciences; Member Wentworth Group of Concerned Scientists)

Renowned in the field of environmental management, Dr Denis Saunders will talk about biodiversity and why it is important. He will discuss the concepts of ecosystem goods and services and elaborate on certain aspects such as the life support capacity of a functioning landscape, and the precautionary principle that should guide us in maintaining intergenerational equity in our environment. Dr Saunders will finish his presentation by discussing recent changes in biodiversity, the consequences related to these changes and propose a way forward that incorporates biodiversity into management systems.

**When:** Tuesday, 20 March.

**Where:** Newstead Community Centre - 9 Lyons St, Newstead.

**Time:** 6:30pm to 9pm.

**Panel Discussion – Can I get paid to farm nature?**

Tim Read (Trust for Nature), Peter Johnson (Land for Wildlife), Nick Lewis (ES Link Services), Ben Keogh (Australian Carbon Traders) and Chris Timewell (Connecting Country).

Join five professionals in a panel discussion highlighting the opportunities available to landholders in a growing sector of opportunity. You will learn about the services and incentives available to assist you in protecting and enhancing biodiversity on your land. Panelists will focus their discussion on points related to local landholders.

**When:** Wednesday, 18 April.

**Where:** Campbells Creek Community Centre – Lot 47B (Sth end) Elizabeth St, Campbells Ck.

**Time:** 6:30pm to 9pm.

**Revegetation into the future.**

Prof. Ary Hoffmann (Bio21 Institute, University of Melbourne)

In the face of environmental degradation, Professor Ary Hoffman will discuss the concept of evolutionary resilience and how it can be included in conservation and landscape planning strategies. Join Connecting Country for a night of discussion



where the effects of climate change on flora and fauna will be considered. Professor Hoffman will outline ways in which land restoration and revegetation can promote evolutionary processes. He will describe ways that can improve the chances of flora and fauna to adapt and survive severe changes in environmental conditions.

**When:** Tuesday, 8 May.

**Where:** Sutton Grange Community Hall, 1383 Bendigo-Sutton Grange Rd.

**Time:** 6:30pm – 9pm.

## COURSES & RESOURCES

### *New iPhone weed app for growers*

The Grains Research & Development Corporation (GRDC) has produced a free mobile app which is designed to be used in the paddock by growers to assist in identifying the most common, annual, biennial and perennials weeds in southern Australia.

The app includes, where possible, photographs of the weed at various growth stages to ensure correct identification. Each weed has a calendar to show which month/s the weed is likely to be present in the paddock.

For more information go to: [www.itunes.apple.com/au](http://www.itunes.apple.com/au) and search for 'weeds ute guide'. If you don't have *itunes* you will need to download it.

### *Farm Plan 21*

You're invited to attend a workshop on Soil Test Preparation with Melissa Cann, Soils Project Manager at DPI Swan Hill. The workshop will be held at the Majorca Public Hall on Tuesday, 28 February from 1pm - 4pm.

#### **Topics covered include:**

- The role of soil testing in managing soil health
- Understand the reason for soil sampling
- How frequently should you test your soil?
- Where/when/how much/how... to sample
- Why are soil pH and nutrients important?
- What can soil testing tell us?
- Practical session on taking samples

This is the first of two workshops with soil test interpretation scheduled for a later date. There is no cost to attend and afternoon tea will be provided.

Please RSVP to Lauren Gretgrix, DPI Bendigo, by Friday 21 February on 03 5430 4623 or 0409 971 204.

### *Last chance before funding runs out*

If you have been wondering what the Carbon Farming Initiative (CFI) has for you then here's your opportunity to find out while FarmReady subsidies are still available.

FarmReady funding runs out in June 2012. Up to 65% of the course fee could be reimbursed if you act soon.

The CFI is moving quickly as new income streams are emerging. Already there are possibilities under the headings of 'Environmental Plantings' (farm forestry), 'Savanna Burning', and 'Manure Management' (Piggeries). Carbon Farmers of Australia have an application for a Soil Carbon Methodology before the expert panel.

'An Introduction to Carbon Farming & Trading' is a one-day workshop that will equip you to make decisions about the CFI opportunities you will be offered.

You get more than just a day's training. You get a copy of the Carbon Farming Handbook - the only one of its kind. You receive email updates in the Carbon Farming Newsletter. You receive invitations to events such as the Carbon Farming Conference where you meet with other 'Carbon Farmers'. And you become part of the community that is working to restore farm landscapes to health while paying farmers for their role in this important national responsibility.

You will have many offers from opportunities that sound good but may not be what they seem. After attending 'An Introduction to Carbon Farming & Trading' you will know the right questions to ask to avoid any pitfalls.

'An Introduction to Carbon Farming & Trading' workshop will be held at the Foundry Hotel Complex (366 High Street, Bendigo) on Monday 27 February. To register call (02) 6374 0329 or email [Louisa@carbonfarmersofaustralia.com.au](mailto:Louisa@carbonfarmersofaustralia.com.au).

### *Landcare in Action:*

#### *National Landcare and Catchment Management Conference 2012*

NZ Landcare Trust will host a two-day conference at the Gallagher Academy of Performing Arts, University of Waikato Campus, Hamilton, New Zealand, 29 February - 1 March.

The event will celebrate the work of rural communities from all around New Zealand and provide an opportunity to explore the role that community leadership plays in sustainable land and water management. In addition an optional field trip is planned for 28 February, offering a chance to discover more about Landcare issues around Hamilton. For more information go to: [www.landcare.org.nz/Conference/Conference-Programme](http://www.landcare.org.nz/Conference/Conference-Programme).

#### *National Landcare Conference and Awards - Save the date!*

The conference will be held in Sydney from 3-5 September in conjunction with the National Landcare Awards on 4 September. Details will be available soon.

The Australian Government Department of Agriculture, Fisheries and Forestry (DAFF) is seeking input and views to assist in developing an outstanding and stimulating conference. It will provide networking and information sharing opportunities. The DAFF survey will automatically close at midnight on Sunday 4 March 2012. To participate go to: [www.surveymonkey.com/s/2012-Landcare-Conference-Survey](http://www.surveymonkey.com/s/2012-Landcare-Conference-Survey)



### Interested in organics and soils?

The Organic Soil Guide ([www.organicsoilguide.com](http://www.organicsoilguide.com)) is an online resource for people interested in growing their own fruit and vegies in the backyard. The website provides individuals with a working knowledge of the soil; how to create the optimal soil conditions for the types of plants grown; and how to apply the right management technique to correct any issues with soil condition.



Sutton Grange and Axe Creek 2011 National Tree Day planting

## FUNDING NEWS

### COLES 2012 Junior Landcare Grants

101 schools around Australia will receive grants of up to \$1,000 to assist in developing various garden projects. The grant will not only educate children about fresh fruit and vegetables but also the importance of looking after the environment.

Schools, kindergartens, day care centres and youth groups looking to start their own garden program can apply for a Coles Junior Landcare garden grant by registering with Junior Landcare.

2012 grants are now open. The closing dates are as follows:

**Round 1: Closes Friday 17th February, 5pm (EST)**

**Round 2: Closes Friday 4th May, 5pm (EST)**

**Round 3: Closes Friday 27th July, 5pm (EST)**

Visit [www.juniorlandcare.com.au](http://www.juniorlandcare.com.au) or [www.coles.com.au](http://www.coles.com.au).

### Applications now open for 2012-13

The Australian Government is seeking applications for 2012-13 Community Action Grants from community groups to help them conserve and protect their local environment.

As part of the Australian Government's Caring for our Country initiative, Community Action Grants recognise the contribution

that community groups make to the Caring for our Country priority areas of:

- Coastal environments and critical aquatic habitats
- Sustainable farm practices, or
- Biodiversity and natural icons.

As in previous rounds, local community, farming and Indigenous groups can apply for a grant between \$5,000 and \$20,000 (ex GST) to fund projects that encourage active participation and build the skills and knowledge of the community to protect and restore our environment and natural resources. Projects may include hosting a local field day, developing natural resource management plans, educating land owners in sustainable agriculture techniques and on-ground works.

Community Action Grant applications are subject to a competitive assessment process. Applications will be assessed based on alignment to Caring for our Country priorities, community engagement, project feasibility and value for money. All successful applicants must finish their project by 30 June, 2013.

To date Community Action Grants have funded more than 1,250 projects to a value of \$23.5 mil and have been delivered by more than 920 community groups across Australia.

For more information on eligibility and to submit a Community Action Grants application visit the Caring for our Country website [www.nrm.gov.au](http://www.nrm.gov.au) or telephone 1800 552 008.

Applications close at 5pm (AEDT) on Tuesday 27 March, 2012.

### A word from our sponsor

Welcome to customer owned banking. Being a customer owned bank™ makes us accountable to our customers, who are also our owners. We believe that's the true spirit of cooperation.

#### Benefits to our customers

bankmecu returns benefits to our customers in the form of better interest rates, lower fees, more personal service and a responsible approach to banking. Our customers were collectively \$31 million^ better off in 2011 than if they had banked with the four major banks.

#### Investing in our communities

bankmecu invests our customers' money in ways that offer safe, competitive returns, build stronger communities, and protect the planet. Up to 4% of our after-tax profits are also invested in a variety of community projects.

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Unlike investor owned banks, our customer owners have a say in how bankmecu's profits are made, distributed and invested. We think that's a far more responsible approach to banking.

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