\$1.157 million

Over \$1.157 million in contributions so far.

Recent sponsorship recipients include:

- Beaufort Community House & Learning Centre
- Beaufort Secondary College
- Beaufort Agricultural Show
- Beaufort Play Group
- B4B Business for Beaufort
- Windermere Park & Burrumbeet Racing Club
- Beaufort Football Netball Club Inc.
- Skipton Lions Club
- Beaufort Primary School
- Beaufort Cricket Club

Updated Secretary contact details.

Trish Collins

Email: secretary.bcfs@gmail.com Phone: 0427 495 507 Street address: 35 Pratt Street, Beaufort VIC 3373 Postal address: C/- 17 Lawrence Street, Beaufort VIC 3373

Annual General Meeting.

Approximately 60 people were in attendance at the Annual General Meeting (AGM) and Grants Presentation evening of Beaufort **Community Bank**® Branch which was held at the Beaufort **Community Bank** Complex on Wednesday 9 November.

Pedita van Hees noted the highlight for the year was reaching a new record high of \$104 million of funds under management at the end of the financial year, being an overall increase to the book of 8.8% from the year previous. Dentify Bank

Lauren Broadbent and Belinda Evans from Beaufort Secondary College speaking on the grant received from Youth Foundation for the 2015 World Challenge trip to Thailand.

Chairman Tim Chandler summarised the financial results for the year noting the exceptional profit result of \$84,000 due to strong revenue growth and controlled expenses. He also announced a dividend payment of a 6c per share fully franked later in the year. The total dividend payments to shareholders now standing at 61 cents per share.

Speakers for the evening included Bernadette Franc from the Beaufort Catholic Community speaking on a grant for \$860 which they received last year for a multifunction printer, Brandon May from BFM Horse events speaking on the grant he received from Beaufort Youth Foundation to assist run monthly Waubra Penning events for all ages, Belinda Evans, Lauren Broadbent and Ella McLean spoke on the Youth Foundation grant they received last year when students attended Thailand for three weeks as part of the World Challenge Project and lastly current Young Directors Hayley Crowley and Rohan Gerrard spoke on their time as Young Directors to the Board.

The evening closed with a lovely supper provided by the Beaufort Play Group.

Beaufort Community Financial Services Ltd 17 Lawrence Street, Beaufort VIC 3373 **ABN** 53 097 961 058 **Directors:** Tim Chandler (Chairman) Jayne Briody, Robert Byrne, Nicolas Shady, Stephen Crook and Kate Joss.



\$23,674 donated to community groups.



Our Grants Presentation evening was also held on 9 November with our AGM. A total of 11 clubs and organisations received funding for the 2016 Grants Program totalling \$23,674 from 8 different areas of the community. They were as follows:

Skipton Lions Club	\$1,000	Computer and printer equipment.
Beaufort Municipal Band	\$2,500	New instruments
Beaufort Apex Club	\$3,000	Food service trailer
Burrumbeet Hall	\$1,000	A new projector
Lexton Rural Fire Brigade	\$2,000	Quick fill trailer
Raglan Hall Committee	\$5,000	Upgrade of recreation facilities
Stoneleigh CFA	\$1,500	Defibrillator
Burrumbeet Rural Fire Brigade	\$699	New fridge
ECKA (Waubra Primary School)	\$380	Interactive children's play
Buangor Sports Centre	\$4,000	Tennis shelter
Snake Valley Hall	\$2,595	Kitchen upgrade
Total of grants	\$23,674	

Chairman's Christmas message.



As Christmas approaches and 2016 winds to a close it is a good time to reflect on all that has been achieved this year. Our final newsletter of 2016 is again full of stories showing how being a shareholder, customer, employee or volunteer with the

Beaufort **Community Bank**[®] Branch benefits our community. We can all be proud of our contributions, however big or small, to make Beaufort, Skipton and district a better place. I hope you all get time to spend with family and friends, relax and enjoy the festivity of the coming season. On behalf of the Board and all our branch staff I wish you all a very Merry Christmas and Happy New Year.

Changes to the **Community Bank**[®] Board.

On 9 November we said goodbye to three proactive Board members. Sharon Roxburgh and Alec Carson both retired their reign on the Board and Nigel Ponder resigned out of rotation. Nigel had been on the Board for seven years and was an active member of the Finance Committee and more recently the Marketing Committee. Sharon was heavily involved on our Youth Committee and on the Board for six years. Alec was a member of the Finance, Strategy & HR



Committee and was with us for five years. All three Directors will be sadly missed and we wish them all the best for the future.

New Directors Cameron Russell and Jenny Sheriff were elected on the Board in their place. Cameron is a local resident and is the owner of Sparrows Café in Neill Street Beaufort. Before moving to Beaufort, Cameron worked in a number of his own businesses mainly in the food industry in Melbourne.

While running Sparrows Cafe does create employment and adds to the social structure of Beaufort, Cameron hopes that by becoming a Director of the Beaufort **Community Bank**[®] Company Board, he can be of further assistance to the community in a meaningful way.

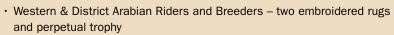
Jenny is no stranger to the branch. Jenny was Manager of the branch for five years from 2007 to 2012. From there she joined Highlands Llen in Ballarat where she was a Partnership Broker. She is currently employed as the Library Services Co-ordinator for Pyrenees Shire and is on the Committee for Beaufort Community House & Learning Centre. She has also been on our Youth Committee for the past 12 months as a "Friend". Jen has a strong passion for giving youth a voice in the community and for community development and engagement.

We welcome both Cameron and Jenny to our Board and believe that their experience and expertise will be valuable to our Board.

Beaufort Agricultural Show.

Another great day was held on 20 November at the Annual Beaufort Agricultural Show even though it was a tad hot! Congratulations to all the clubs and organisations selling food to fundraise, the stallholders, the entrants and the winners and especially the volunteers and hard workers who put the show together. It was great to see so many people entertained and interested in all the events. It was also great to see the events we sponsored supported so well including the following:

- Parker's Mini Circus \$250
- Professor Wallace puppet show \$450
- Country Couture \$300



From the horse events to the Country Couture section to Professor Wallace and Parkers Mini Circuis for the kids, everybody had a great day. Well done to all involved!



Staff profile – Jodie Cuthbertson.



Jodie Cuthbertson joined our team of staff in 2010 as a Customer Service Officer. Jodie is a local resident and has a great

knowledge of the locals and their needs. Feel free to drop in say hi to her as she is able to help you with your everyday banking needs.

What are you enjoying so far about working at Beaufort Community Bank® Branch? Great staff, great customers and love giving back to the community.

Community involvements: L to P Drivers Mentoring program.

Hobbies: Holidaying, listening to music, going to the movies.

Favourite meal: Roasts

Dream holiday: Queensland (anywhere where it is warm!)

Community contributions more than just dollars.

At Beaufort **Community Bank**[®] Branch we believe that our actions define us more than our words will. We want to go beyond simply writing a cheque. Branch Manager Pedita van Hees said, "In a time where it can be easier to give 1 dollar rather than 1 minute of your day we are putting our best foot forward as community members and are offering up our time to help develop the skills of



important members of our community. Our Youth."

It was recently brought to the attention of the Beaufort **Community Bank**[®] Company Board that through government funded organisations Beaufort has access to a supported mentor driving program called L2P. This free program allows Learner drivers aged between 15 and 21 access to a safe fully insured vehicle, professional driving instructed lessons and supported driving practice with trained mentor drivers. So what's the catch? The program needs volunteers. People who are happy to give up an hour of their time at least once a month to get in the passenger seat and help a learner driver gain the confidence needed to be a safe road user. "That's it! An hour or two a month can make such a difference to the confidence of young drivers. It could be the difference between life and death." Pedita went on to say, "As a business that relies on the health, wellbeing and prosperity of the community it makes perfect sense that we give up some of our time to make the community a safer place, and I hope that others follow suit. I'm so proud of my team and the Board for getting behind this. Only good things can come from it."

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Farewell to Julie.



The Directors and staff would like to thank Julie Lofts for her service and dedication to her role in the branch for the past 15 years. Julie will be retired from her position at the branch on Friday 9 December.

Julie has been with the branch since its opening in 2002

initially starting as a CSO, then a CRO and then being promoted to CRM. Throughout her time with us Julie forged strong relationships with not only our customers but also members of our wider community. She has been an active member of the Marketing Committee and stepped up as Relief Manager on various occasions. We wish her all the best with her new venture and know she will be sorely missed by customers and staff alike.



Season's Greetings.

As the holiday season is upon us we find ourselves reflecting on the past year and those that have supported the Beaufort **Community Bank**[®] Branch. We value our relationship with our customers and shareholders and would like to thank you for your ongoing support. We look forward to working with you in the year to come. Wishing you a joyful Christmas and a prosperous New Year.

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Beaufort Community Bank® Branch

17 Lawrence Street, Beaufort VIC 3373 Phone: 5349 2322

Opening hours: Monday to Friday 9.00am – 5.00pm

Website: www.bendigobank.com.au/beaufort facebook.com/beaufortcommunitybankbranch twitter.com/bendigobank



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