

## Notice of Annual General Meeting

<b>Time and date</b>	5:30 pm registration for a 6:00 pm start, Tuesday 21 November 2023
<b>Location</b>	Berowra Football Club Clubhouse, Berowra Waters Road, Berowra

Notice is given that the Annual General Meeting (AGM) of the shareholders of Berowra & District Financial Services Limited will be held at the time, date and location shown above. An agenda is included as Attachment A.

### 1 Voting

#### 1.1 Voting rights

Each shareholding is entitled to one vote.

#### 1.2 Voting entitlements

The Board has determined that a shareholder's voting rights at the AGM will be taken to be the entitlement of the first person shown in the register of shareholders at 6:00 pm on Sunday 19 November 2023.

#### 1.3 Proxy votes

Shareholders who are unable to attend the AGM are encouraged to complete and return a Proxy Form (Attachment B), which will enable their vote to be put to the meeting. The Proxy Form should be returned before 6:00 pm on Sunday 19 November 2023.

### 2 Financial, Directors' and Auditors' reports

In accordance with s317(1) of the Corporations Act, the directors lay before the AGM for the year ended 30 June 2023:

- a) The Financial Report
- b) The Directors' Report
- c) The Auditor's Report

### 3 Annual Report

In line with the requirements of the *Corporations Act 2001* and to reduce associated printing costs, the Company will provide shareholders with the Annual Report via its website at [www.bendigobank.com.au/berowra/](http://www.bendigobank.com.au/berowra/)

If any shareholder would like to receive a copy of the Annual Report directly (in hard copy or via email), please make a request to the Company Secretary via [berowra@bendigoadelaide.com.au](mailto:berowra@bendigoadelaide.com.au)

#### By order of the Board

Company Secretary  
Berowra & District Financial Services Limited  
[berowra@bendigoadelaide.com.au](mailto:berowra@bendigoadelaide.com.au)

27 October 2023

## Attachment A

### 2023 Annual General Meeting - Agenda

#### Meeting opening

- 1 Welcome**
- 2 Apologies**
- 3 Minutes of previous Annual General Meeting**

#### General business

**4 Reporting to shareholders**

- 4.1 Chair's address
- 4.2 Branch Manager's address
- 4.3 Audited Statutory reports
  - a) Financial Report
  - b) Directors' Report
  - c) Auditor's Report

**5 Election of directors**

- 5.1 Election of Robert Wawrzyniak by ordinary resolution  
Robert retires by rotation in accordance with the Constitution and, being eligible, offers himself for election.
- 5.2 Election of Bruce Waterhouse by ordinary resolution  
Bruce retires by rotation in accordance with the Constitution and, being eligible, offers himself for election.

#### Other business

- 6 Questions from the floor**
- 7 Close of meeting**

## Attachment B

### 2023 Annual General Meeting - Proxy Form instructions

#### 1 Appointment of Proxy

Every shareholding is entitled to appoint one proxy. A proxy does not have to be a shareholder of Berowra & District Financial Services Limited. The proxy may be an individual or a body corporate.

If the appointed proxy is not in attendance at the meeting, the Chair of the meeting will act as your proxy. If you have not nominated a proxy, the Chair of the meeting will act as your proxy.

#### 2 Voting instructions

You are encouraged to direct your proxy how to vote by placing a mark in one of the boxes opposite each item of business. If you do not mark any of the boxes on a given item, your proxy may vote as they choose. If you mark more than one box on an item your vote on that item will be invalid.

The Chair of the meeting intends to vote all available open proxies in favour of all items of business.

#### 3 Signing of Proxy Form

A proxy appointment is only valid if the proxy form has been signed by the shareholder(s) making the appointment(s).

If you hold your shares jointly, all shareholders should sign the proxy form. A proxy form signed by the shareholder whose name appears first in the register, but not by the other joint holder(s), will also be accepted as valid.

If a proxy form is signed under a power of attorney, you must lodge the original or certified copy of the power of attorney with your proxy form.

Proxy forms for corporate shareholders should be signed in accordance with your company's Constitution or the *Corporations Act*. If a representative of the company is to attend the meeting, the appropriate Certificate of Appointment of Corporate Representative must be produced before admission to the meeting.

#### 4 Lodgement of Proxy Form

Completed proxy forms must be lodged by **6:00 pm** on **Sunday 19 November 2023**.

They may be lodged by:

- a) post or hand delivery to the company's registered office at Shop 9 Berowra Village, 1c Turner Road, Berowra Heights, or
- b) by email to the Company Secretary at [berowra@bendigoadelaide.com.au](mailto:berowra@bendigoadelaide.com.au)

Proxy form

I/We, being shareholders of Berowra & District Financial Services Limited appoint

The Chair of the meeting (mark this box with an X)

OR

The name of your proxy

Or failing such appointment or the absence of the proxy, the Chair of the meeting, as my proxy to vote on my behalf at the Annual General Meeting of Berowra & District Financial Services Limited to be held on Tuesday 21 November 2023 or any adjournment of that meeting.

I/We acknowledge that the Chair of the meeting intends to vote all available open proxies in favour of all items of business.

If you wish to direct your proxy how to vote, please mark your direction with an X. If you mark more than one box for each item, your vote on that item is invalid.

	Accept	Decline	Abstain
Item 4.1 Election of Robert Wawrzyniak by ordinary resolution			
Item 4.2 Election of Bruce Waterhouse by ordinary resolution			

Name of shareholder/s

Address

Signature/s

Completed proxy forms must be lodged by **6:00 pm** on **Sunday 19 November 2023**.

They may be lodged by:

- a) post or hand delivery to the company's registered office at Shop 9 Berowra Village, 1c Turner Road, Berowra Heights, or
- b) by email to the Company Secretary at [bdfs@cb-virtualsolutions.com](mailto:bdfs@cb-virtualsolutions.com)