

# Newsletter

Community Bank · Carrum Downs & Marriott Waters

## Message from the Chairman



Welcome to the new format of our quarterly shareholder newsletter. We hope that you are currently enjoying the relaxed public health restrictions just in time for the festive season.

To keep you informed, we have put together the following summary of our recent activities.

During the period October to December 2020:

- We were pleased to commit a total of \$61,780 to local organisations supporting people doing it tough due to COVID-19.
- We paid a dividend of \$0.07 per share on the 4th of November 2020
- The board attended two strategy sessions to discuss the future direction of the branches
- We successfully held our virtual AGM on 23rd of November
- We farewelled longstanding director and former Chairman Greg Sugars OAM at our AGM
- Christine Swanson and I were re-elected as Directors at the AGM
- The capital return of \$0.25 per share was approved at the AGM and was paid 14 December 2020
- The reduced interest rate environment we find ourselves in has hit banks hard – income is down 10% for the financial year to date
- The team has done an amazing job to actually grow the loan book in this time

- Government support has helped bridge the gap a little and we have kept expenses steady – we remain profitable and cashflow is strong.

Thank you for your ongoing support of the Community Bank Carrum Downs and Marriott Waters. We have been serving the Carrum Downs and Marriott Waters communities for 21 years now and will be here for many years to come.

If you have any questions, please do not hesitate to contact us.

Yours sincerely,  
Malcolm Wells



Above: Staff from our Marriott Waters branch (from left) Ben Crawford (Customer Relationship Manager), Carolynne Johnson (Customer Service Officer), Roslyn Geurts (Customer Service Officer)

## Follow us on Facebook

[www.facebook.com/CarrumDownsCommunityBankBranch/](https://www.facebook.com/CarrumDownsCommunityBankBranch/)

## Shareholder news

### New online share registry

Our new online share registry hosted by Registry Direct is now up and running. If you do not yet have an account please contact the Company Secretary (details below).

We are holding a number of unpaid shareholder dividends. If you have changed your bank account details please contact us so we can arrange your dividend payment.

### Shares available

There are currently interested parties looking to sell shares in Carrum Downs Financial Services Limited through the low volume market.

To register your interest in purchasing shares contact the Company Secretary Emily Wiltshire by email: [emily.wiltshire@cdcb.onmicrosoft.com](mailto:emily.wiltshire@cdcb.onmicrosoft.com).

### Mums Supporting Families in Need Inc.

This year we supported the important work of Mums Supporting Families in Need Inc. by acting as a drop-off point for donations of Christmas food and gifts.

We were also thrilled to be able to donate \$5,000 to help MSFIN continue to support vulnerable families in the community.



Left: Branch Manager, Len Barda and Customer Service Supervisor Joanne Lenowry.



Left: Business Development Manager, Gary Rowe with the Christmas hamper donations collected this year for Mums Supporting Families in Need Inc.



## Talk to us today



Len Barda  
Senior Manager  
**0416 237 117**  
[len.barda@bendigoadelaide.com.au](mailto:len.barda@bendigoadelaide.com.au)



Gary Rowe  
Business Development Manager  
**0418 393 599**  
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### Community Bank Carrum Downs

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### Community Bank Marriott Waters

Shop A5/6, Marriott Waters Shopping Centre  
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### We're open:

9.30am – 5.00pm Monday to Friday

### Carrum Downs Financial Services Limited

3/100 Hall Road  
Carrum Downs Shopping Centre  
Carrum Downs VIC 3201  
ABN 89 088 990 470

### Directors

Lindsay (Malcolm) Wells (Chairman), Jason Pater (Treasurer), Sandi Grace, Christine Swanson, Gary Landy, Ken Smith AM, Emily Wiltshire (Company Secretary)