Annual Report 2026

Cool Country Community Enterprises Limited

COMMUNITY 15 YEARS BANKING

Community Bank Trentham & Districts

ABN 14 147 009 158









CCCE

cool country
community
enterprises

Acknowledgment of Country: CCCE Ltd acknowledges the Traditional Custodians of Country of the land on which we work and learn, the peoples of the Dja Dja Wurrung, and we recognise their continuing connection to land, waters and community. We pay our respects to them and their cultures; and to Elders past, present and emerging.

Cool Country Community Enterprises Limited
Annual Report 2026

For the year ended 30 June 2026

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Cool Country Community Enterprises Limited
Chair's Report 2026

For the year ended 30 June 2026



Welcome to Cool Country Community Enterprises Limited Annual Report for the year ended 30 June 2026. On behalf of the Board of Directors, it gives me great pleasure to present this year's Annual Report.

With significant challenges in the national economy that directly impact on the banking sector, your Board and the team at Community Bank Trentham & Districts have once again delivered solid results in customer service and engagement, generation of profit and healthy levels of investment back into our community's clubs, organisations and events throughout 2025/26.

We have entered a new 5-year Franchise Agreement with Bendigo Bank and as a result, we have been closely monitoring the progress of the Bendigo Bank's strategic review of their unique community bank model, with the final outcome expected by the middle of next year. Even though we do not know yet what changes will be made to the model, we have taken the opportunity to re-visit our own Strategic Plan as we strive to strengthen our position in the fast-changing world of online banking, artificial intelligence, risk and governance. And, given the demographics of Trentham, we continue to make targeted community investments in potentially stronger growth areas such as Woodend.

The generation of an after-tax annual profit of $45,269 has enabled the Board to again achieve its dual objectives of creating value for its shareholders through declaring a 5-cents per share fully franked dividend, while also delivering impactful community investments to a wide range of community groups. This is the eleventh consecutive year of paying fully franked dividends which now cumulatively total $435,822. Our Business on the Books as at the end of the year is $141.3 million, a modest increase of 1.2% from last financial year, reflective of the difficult economic conditions and a higher-than-expected discharge of loans.



Cool Country Community Enterprises Limited
Chair's Report 2026

For the year ended 30 June 2026





During the year we continued to evolve with new staff members and Directors joining the team. Earlier in the year, we lost two key members of staff, Cathy and Brigid, which has necessitated a temporary change in the branch's opening hours until we return to our full staffing level. To this end, we welcome Kylie, with one vacancy still to be filled. Our sincere thanks go to our long-standing staff members, Karen and Melissa, for their excellent work in providing outstanding customer service during this time. Our Branch Manager, Edyta Wyatt continues to focus on growing the banking business and developing customer retention strategies, while also demonstrating her, and the team's, passion for the community.

We recently celebrated a major milestone, the 15-year anniversary of Community Bank Trentham & Districts, with the start-up steering committee members, founding, past and current Directors, staff and shareholders, along with many of the organisations we have supported and continue to support.

Over the past two years, we had increased our Board to eight Directors, but we will now drop back to six with two retirements. For a small town, we are extremely fortunate to have high-calibre, dedicated Directors with complementary skills and we have a Board with very strong governance and financial credentials and the enthusiasm for making your community bank as successful as possible.

My thanks go to David Sanders for his excellent financial oversight and management, Cate Martin and Vicki Smith for their substantial risk and governance administration and Cate for her efficient company secretarial work. We now welcome two new Directors, Paul Wyatt and Brooke Limmer, who are both well-known for their significant community engagement and we look forward to their active involvement on our Board. Our thanks also go to Anjee Anderson who continues to provide strong professional administrative support to the Board and effectively carrying out community promotional activities to support the Community Bank branch team and our growth objectives.

Brian Hood stepped down from the Board in July this year, after seven influential years on the Board, including five as Chair, two years as co-chair and three years as company secretary. Brian was brilliant at promoting the community bank and providing wise counsel on the distribution of community investments and we will miss his excellent networking and 'finger on the pulse' insights across the wider district.

Tony van Rensburg is retiring at the Annual General Meeting, having served two and a half years on the Board. Tony brought all his corporate human resources background and skills to the Board, as well as his strong community connections through the Lions Club and other local organisations.

To both Brian and Tony, our sincere thanks for your note-worthy contributions to the bank and we wish you well in the future.

Cool Country Community Enterprises Limited
Chair's Report 2026

For the year ended 30 June 2026

Director Profiles



Michael Worthington (retiring, seeking re-election)

Title: Chair/Non-Executive Director

Qualifications: B.Sc (Agric), Master of Business Admin (MBA)

Experience & Expertise: Michael was born and raised in Zimbabwe and migrated to Australia in 1990. His career has been at a senior management and Board level in agriculture and agribusiness, across the whole value chain from farming through to processing, marketing and investment projects, in large-scale cropping, livestock and horticulture.

He retired from full-time work in 2016 but has continued to do consultancy work in Australia and Africa. He and his wife Sue moved from Melbourne to Trentham in 2014 and he is currently President of the Trentham & District Historical Society.



Cate Martin (retiring, seeking re-election)

Title: Company Secretary/Non-Executive Director

Qualifications: BA (Pol Sci/Economics) ANU; LLB UNSW; College of Law, Sydney; GAICD. Admitted to Supreme Court of NSW and Supreme Court of Queensland and the Indiana State Bar

Experience & Expertise: Cate is Chair of the Board's Governance & Risk Committee and Company Secretary. Cate is also currently Deputy Chair of Healthcare Insurance Ltd, member of the Audit Committee, Performance & Remuneration Committee and Chair of the Governance Committee. Other board positions she has held include RSPCA Tasmania (Chair, Governance, Risk & Nominations Committee), Palliative Care Tasmania (Chair, Governance Committee and Company Secretary) and the International Pharmaceutical Privacy Consortium.

After entering private legal practice as a solicitor and trade mark attorney, Cate held executive leadership roles for nearly 20 years including global Chief Privacy Officer and regional General Counsel roles covering Africa/Middle East/Russia/CIS/Turkey & Asia, China/Japan and Australia/New Zealand, for a multinational pharmaceutical company as well as in a university-owned technology commercialisation company in Sydney.

David Sanders



Title: Treasurer/Non-Executive Director

Qualifications: B Comm (Hons); MBA; CPA; Cert Governance & Risk Mgt

Experience & Expertise: David is Chair of the Board's Finance & Audit Committee.

He has 2 decades of experience in CFO and executive-level positions, with most of his career spent in not-for-profit organisations, with experience in the environment, sustainability, and renewable energy sectors. David's skillset includes financial and risk management, strategic planning, governance, and the delivery of operational programs.

David has experience as a Company Secretary (current and previous) and has a depth of experience presenting at boards and board committees. He is a member of the AICD and Governance Institute and is committed to good governance practices and continuous improvement. David also currently volunteers as the Treasurer of Trentham Community Action Inc.

Cool Country Community Enterprises Limited
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For the year ended 30 June 2026



Brian Hood (retired 30 July 2026)

Title: Non-Executive Director

Qualifications: Bachelor of Business (Accounting)

Experience & Expertise: Brian's career was mostly as a Chief Finance Officer (CFO) in private and public sector organisations, including City West Water, Parks Victoria, Connex, BellSouth and Reserve Bank subsidiary Note Printing Australia (NPA). He is also experienced in corporate governance and risk management.

Brian was first elected as a councillor for Hepburn Shire in the 2020 election and was re-elected as a councillor for the 2024-2028 term. He served as Mayor of Hepburn Shire Council from 2022 to 2024 and as Deputy Mayor in 2021.



Anthony Van Rensburg (retiring 26 November 2026)

Title: Non-Executive Director

Qualifications: PhD in Organisational Behaviour and Master of Business

Experience & Expertise: Tony brings over 40 years of HR Management experience including serving as HR Director at Price Waterhouse Coopers. The focus of Tony's career has been in human resource management, industrial/labour relations, training and facilitation and strategic consulting to business and government organisations.

Currently, Tony is an active member of several local Community Groups including the Trentham & District Historical Society, Lions Club and The Wafflers.



Vicki Smith

Title: Non-Executive Director

Qualifications: Diploma in Early Childhood Education, Graduate Certificate in Compliance and Risk Management

Experience & Expertise: Vicki is a compliance professional with over 40 years' experience in financial services covering life and health insurance, banking, funds management and mortgage broking. Her skillset includes developing compliance and quality frameworks, risk and control assessments, monitoring legislative change, board reporting, incident management, developing and rolling out compliance and risk training programs and policy development and review.

She is currently the Secretary of the Committee of Management of the Trentham Neighbourhood Centre and she has served on many other volunteer committees. She is also an active member of The Mount Players having performed in and directed countless amateur and independent stage productions over the last 45 years.

Cool Country Community Enterprises Limited
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Paul Wyatt (appointed 18 April 2026, seeking election)

Title: Non-Executive Director

Qualifications: Originally from the UK, Paul was educated at Doncaster Grammar School and Doncaster Metropolitan Institute of Higher Education where he achieved HND accreditation in Business Law and Economics.

Experience & Expertise: Paul moved to Australia with his wife in 2007 as part of a company move to head up Sales and Business Development for a legal technology company and worked in this sector until 2024 when he retired.

Paul offers 30 years' experience in the legal technology sector with roles of Partner Manager, Business Development Manager, Product Evangelist and most recently APAC Head of Sales. In his role as Product Evangelist at Visualfiles (1998-2005) he was instrumental in promoting the company's vision, products and services, through storytelling, demonstrations and speaking engagements.

In Paul's most recent role at Xakia Technologies (2019-2025) he worked with the company CEO to create and execute go to market plans to raise brand awareness and generate new business opportunities across the APAC region with specific focus on in-house corporate legal software solutions. During this period Paul drove exceptional results, negotiating contracts with more than 140 new corporate accounts including leading ASX listed companies and increased the APAC customer base by over 250%.

Paul is involved in a number of local community initiatives including Vice President of the Lions Club Trentham, President of Trentham Bowling Club and committee member on the Quarry Street Reserve, with interests extending to lawn bowling, music including playing guitar and photography.



Brooke Limmer (appointed 23 June 2026, seeking election)

Title: Non-Executive Director

Qualifications: BA (History/Political Studies), LLB, Grad Dip Legal Practice. Admitted to the Supreme Court of Queensland.

Experience & Expertise: Brooke began her career as a lawyer and has worked in the legal industry for more than 20 years in various roles including practice management, Partner HR, knowledge management and, currently, the legal technology sector. She has served on executive teams and helped develop strategies that support businesses in meeting their objectives.

Brooke joined the CCCE Board in 2026 and is chair of the Board's People & Culture Committee. She has a strong interest in people and in supporting the Trentham and Districts community as a whole. She is Event Coordinator for The Great Trentham Spudfest and also volunteers with other local organisations, reflecting her commitment to a connected and inclusive community.

Cool Country Community Enterprises Limited
Chair's Report 2026

For the year ended 30 June 2026



Community Investment

Pleasingly, the branch's founding mission and current purpose remain aligned; that is, "to run a friendly, efficient and profitable bank with full banking services which supports the community through investment in projects and returns value to shareholders".

In addition to 15 years of banking service in the community, another significant milestone has been reached with the cumulative return of $1,044,910, comprising $609,088 in Community Investment and $435,822 in dividends.

The 2025/26 financial year saw $115,842 invested in ongoing support of long term events, projects and sponsorships, and in new investments across: Blackwood's St. Martin's Chapel Community Centre, Blackwood Easter Festival & Woodchop, Trentham District Primary School, Trentham Words in Winter, Trentham Easter Art & Craft Show, Dogs of Trentham, Trentham Nightowls CWA, The Sisterhood Project, Trentham Community Table, Trentham Neighbourhood Centre, The Great Trentham Spudfest, Trentham Cricket Club, Trentham Golf Club, Trentham District Football Netball Club, Lyonville Woodchop, Bullarto Public Hall Reserve Committee, Woodend Rotary, Woodend Cricket Club, Woodend Eagles Soccer Club, Woodend Golf Club, Woodend Hesket Football Netball Club, and Macedon Ranges Accessible Arts.

We look forward to the year ahead, in the knowledge that it will have its challenges, but with a Board and Staff team that is committed to upholding high levels of financial management and governance and at the same time seeking out all opportunities to make it another successful year. We thank all our shareholders for their support and we look forward to continuing to be an integral part of our thriving community.



Michael Worthington
Chair
Cool Country Community Enterprises Limited.

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For the year ended 30 June 2026





























Cool Country Community Enterprises Limited
Branch Manager's Report 2026

For the year ended 30 June 2026



It is with pleasure that I submit my 4th annual Branch Manager's report for Cool Country Community Enterprises Limited for the financial year ended 30 June 2026.

Community Bank Trentham & Districts is celebrating our 15-year trading milestone this year with the branch continuing to be a well-respected and important part of our community.

I am delighted to share that this past financial year has been another terrific one for Community Bank Trentham & Districts where we grew our total footings by $1.6 million to $141.3 million. We are continuing to see our customer numbers grow, now reaching a total of 2024, an increase of 3.27%. This demonstrates that we have continued to meet the financial needs of our new-to-bank and existing customers whilst making a positive impact in our local community.

The 2025/26 financial year has seen our community navigate an increasingly complex economic environment characterised by rising interest rates. For everyday Australian households this means monetary tightening, combined with cost-of-living pressures across energy, groceries, and essential services, placing noticeable strain on family budgets. Higher mortgage repayments have required borrowers to exercise considerable financial discipline. As your local Community Bank, our priority throughout this period has been proactive engagement—reaching out to customers to conduct home loan health checks, restructure facilities where suitable, and provide genuine, tailored support to those experiencing hardship. Our personalised approach underscores our commitment to standing by our customers through all stages of the economic cycle.

In addition, government regulatory changes impacting residential property investors have influenced market sentiment this year. Evolving tenancy regulations, increased holding costs, and proposed land and capital gains tax reforms have prompted many property investors to re-evaluate their long-term strategies. In several instances, we have observed local landlords making the decision to divest their portfolios earlier than originally planned.



Cool Country Community Enterprises Limited
Branch Manager's Report 2026

For the year ended 30 June 2026



This increase in property sales, paired with cautious borrower borrowing capacity under current serviceability buffers, has contributed to subdued residential lending growth across the banking sector. Navigating this environment has required our branch to remain prudent, focusing on sustainable lending, debt consolidation, and high-quality credit assessment.

While higher rates present clear challenges for borrowers, they have delivered meaningful benefits to our self-funded retirees, conservative savers, and local community organisations holding cash reserves. Following an extended era of historic low yields, deposit rates have reached levels not seen in well over a decade. Our branch has experienced strong interest in our competitive term deposits and savings accounts, enabling depositors to generate substantial, predictable returns on their capital. This growth in retail deposits has not only helped our customers grow and protect their wealth against inflation, but it has also strengthened our local balance sheet, ensuring our funding base remains stable and resilient.

This financial year marks an important milestone in our history: 15 years of Community Bank trading. Since opening our doors in 2011, our Community Bank branch has grown from an ambitious community initiative into an established, trusted financial cornerstone of our community. This anniversary is a tribute to the enduring loyalty of our customers, the visionary commitment of our voluntary Board of Directors, and the confidence of our local shareholders. Over the past decade and a half, our "profit for purpose" model has demonstrated that banking locally creates tangible social change. The profits generated through your everyday banking have allowed us to channel substantial funding directly back into our community.

Reaching this 15-year milestone is also an opportunity to recognise the people who have shaped our branch culture. This year, we farewelled two valued team members: Cathy, who departs after an incredible 14 ½ years of dedicated service has been a warm, familiar presence for our customers since our branch opened; and Brigid, who leaves us after 2 years of energetic and dedicated contribution. Replacing a combined 16 ½ years of branch knowledge and frontline experience presented operational challenges. To ensure our remaining team is supported and that new recruits are thoroughly trained to our strict compliance and service benchmarks, the Board and I made the measured decision to temporarily adjust our branch trading hours. We extend our deepest gratitude to our customers and shareholders for their patience, understanding, and continued support during this period of transition.

Cool Country Community Enterprises Limited
Branch Manager's Report 2026

For the year ended 30 June 2026



I would like to personally express my sincere thanks to the current branch staff: Karen, Melissa and our newest staff member Kylie. I feel very fortunate to have such an enthusiastic, positive and dedicated team who have all worked very hard during the year. I am very grateful for their support.

I would also like to take this opportunity to thank Leanne Martin, our Regional Manager for her continued support and guidance. I also extend my greatest appreciation to our volunteer Chairman and Board of Directors. I sincerely thank them for their support and for their service to our community.

To all the shareholders and customers, a big thank you for supporting this wonderful organisation and continuing to be advocates of our Community Bank Trentham & Districts Branch. Please pass on the message "Support the Community Bank that supports your Community."

Edyta Wyatt
Branch Manager

The Directors present their report together with the financial statements on Cool Country Community Enterprises Limited for the financial year ended 30 June 2026.

Information on Directors

The names of each person who has been a director during the year and to date of the report are:

- Brian Hood - Retired 30 July 2026
- Catherine Martin
- David Sanders
- Paul Wyatt - Appointed 18 April 2026
- Brooke Limmer - Appointed 23 June 2026
- Vicki Smith
- Michael Worthington
- Anthony Van Rensburg
- Wendy White - Retired 26 November 2025

Directors have been in office since the start of the financial year to the date of the report unless otherwise stated.

No Directors have material interests in contracts or proposed contracts with the company.

Meetings of Directors

During the financial year, 9 meetings of directors were held.

Attendances by each director during the year were as follows:

	Number eligible to attend	Number attended
Brian Hood - Retired 30 July 2026	9	7
Catherine Martin	9	7
David Sanders	9	9
Paul Wyatt	2	1
Brooke Limmer	-	-
Vicki Smith	9	9
Michael Worthington	9	8
Anthony Van Rensburg	9	8
Wendy White	4	3

Directors' Benefits

No director has received or become entitled to receive, during or since the financial year, a benefit because of a contract made by the Company, controlled entity or related body corporate with a director, a firm which a director is a member or an entity in which a director has a substantial financial interest.

Meetings of Directors (continued)

Directors' Interests in the Entity

Director	2025	Changes during the year	2026
Brian Hood	-	-	-
Catherine Martin	-	-	-
David Sanders	-	-	-
Paul Wyatt	-	-	-
Brooke Limmer	-	-	-
Vicki Smith	-	-	-
Michael Worthington	-	-	-
Anthony Van Rensburg	1,000	-	1,000
Wendy White - Retired on 26 November 2025	1,101	-	1,101

Principal activities

The principal activity of Cool Country Community Enterprises Limited during the financial year were in providing Community Bank branch services under management rights to operate a franchised branch of Bendigo and Adelaide Bank Limited.

No significant changes in the nature of the Company's activity occurred during the financial year.

Operating results

The profit of the Company after providing for income tax amounted to $45,269 (2025: $32,148).

Dividends paid or recommended

Dividends paid or declared during or since the end of the financial year are as follows:

- A fully franked dividend of $39,500 was paid during the year as recommended in last year's report.
- A fully franked dividend of $36,870 was declared on 29 June 2026 for payment for the year ended 30 June 2026.

Options

No options over issued shares were granted during or since the end of the financial year and there were no options outstanding as at the date of this report.

Significant changes in state of affairs

There have been no significant changes in the state of affairs of the Company during the year.

Events after the reporting date

No matters or circumstances have arisen since the end of the financial year which significantly affected or may significantly affect the operations of the Company, the results of those operations or the state of affairs of the Company in future financial years.

Future developments and results

The Company will continue its policy of providing banking services to the community.

Environmental issues

The Company's operations are not regulated by any significant environmental regulations under a law of the Commonwealth or of a state or territory of Australia.

Indemnification and insurance of Directors and Officers

The company has indemnified all directors and the managers in respect of liabilities to other persons (other than the company or related body corporate) that may arise from their position as directors or managers of the company except where the liability arises out of conduct involving the lack of good faith.

Disclosure of the nature of the liability and the amount of the premium is prohibited by the confidentiality clause of the contract of insurance. The company has not provided any insurance for an auditor of the company or a related body corporate.

Proceedings on behalf of the Company

No person has applied for leave of court.

Auditor's Independence Declaration

The lead auditor's independence declaration in accordance with section 307C of the *Corporations Act 2001*, for the year ended 30 June 2026 has been received and can be found on page # of the financial report.

Non-audit services

The company may decide to employ the auditor on assignments additional to their statutory duties where the auditor's expertise and experience with the company are important. Details of the amounts paid or payable to the auditor (RSD Audit) for audit and non-audit services provided during the year are set out in Note 28 to the accounts. The Board of Directors has considered the non-audit services provided during the year by the auditor and is satisfied that the provision of the non-audit services is compatible with, and did not compromise, the auditor independence requirements of the *Corporations Act 2001* for the following reasons:

- All non-audit services are reviewed and approved by the Board prior to commencement to ensure they do not adversely affect the integrity and objectivity of the auditor; and
- none of the services undermine the general principles relating to auditor independence as set out in APES 110 *Code of Ethics for Professional Accountants*, as they did not involve reviewing or auditing the auditor's own work, acting in a management or decision-making capacity for the company, acting as an advocate for the company or jointly sharing risks and rewards.

Auditor's Independence Declaration

A copy of the Auditor's independence declaration as required under section 307C of the *Corporations Act 2001* is set out on page 17 of this financial report.

Signed in accordance with a resolution of the Board of Directors.



Michael Worthington
Chair

Dated: 7 September 2026

Auditors Independence Declaration under section 307C of the *Corporations Act 2001* to the Directors of Cool Country Community Enterprises Limited

In accordance with section 307C of the *Corporations Act 2001*, I am pleased to provide the following declaration of independence to the directors of Cool Country Community Enterprises Limited. As the lead auditor for the audit of the financial report for the year ended 30 June 2026, I declare that, to the best of my knowledge and belief, there have been no contraventions of:

(i) The auditor independence requirements of the *Corporations Act 2001* in relation to the audit; and

(ii) Any applicable code of professional conduct in relation to the audit.

RSD Audit

Kathie Teasdale
Director

10 September 2026

Statement of profit or loss and other comprehensive income
For the year ended 30 June 2026

	Note	2026 $	2025 $
Revenue			
Revenue from contract with customers	6	822,812	785,469
Interest Income		29,354	31,229
Total		852,166	816,698
Expenses			
Employee benefits expense	8	(492,672)	(418,034)
Depreciation and amortisation		(62,945)	(73,601)
Finance Expenses	7	(15,768)	(16,426)
Marketing and Advertising		(21,614)	(20,533)
Occupancy expenses		(30,111)	(38,627)
IT expenses		(31,101)	(29,915)
ATM expenses		(3,756)	(4,052)
Other Expenses		(81,341)	(88,315)
Total Expense		(739,308)	(689,503)
Profit before community investments and sponsorships		112,858	127,195
Community investments and sponsorships	10	(65,374)	(83,517)
Profit before income tax		47,484	43,678
Income tax expense	11	(2,215)	(11,530)
Profit for the year after income tax		45,269	32,148
Total comprehensive income for the year		45,269	32,148

Earnings per share	**Note**	**¢**	**¢**
	30	6.14	4.06

The accompanying notes form part of these financial statements.

Statement of Financial Position

As at 30 June 2026

	Note	2026 $	2025 $
Assets			
Current assets			
Cash and cash equivalents	12	72,048	141,609
Trade and other receivables	13	82,137	75,382
Other financial assets	15	710,494	702,769
Current tax receivable	19	5,219	-
Other assets	14	10,493	8,617
Total Current assets		880,391	928,377
Non-current assets			
Property, plant and equipment	16	102,231	111,769
Right-of-use assets	17	361,976	397,694
Intangible assets	18	2,188	15,315
Deferred tax assets	19	17,025	19,448
Total Non-current assets		483,420	544,226
Total Assets		1,363,811	1,472,603
Liabilities			
Current liabilities			
Trade and other payables	20	97,544	113,138
Current tax liabilities	19	-	10,284
Employee benefits	8	27,226	41,776
Lease liabilities	21	28,143	25,545
Total Current liabilities		152,913	190,743
Non-current liabilities			
Employee benefits	8	2,457	1,075
Lease liabilities	21	403,238	431,381
Total Non-current liabilities		405,695	432,456
Total		558,608	623,199
Net Assets		805,203	849,404
Equity			
Share capital	22	716,049	768,649
Retained earnings	23	524,976	479,707
Accumulated Dividends	24	(435,822)	(398,952)
Total Equity		805,203	849,404

The accompanying notes form part of these financial statements.

Statement of Changes in Equity
For the year ended 30 June 2026

2025	Share Capital $	Retained earnings $	Accumulated Dividends $	Total equity $
Opening balance	768,649	447,559	(359,452)	856,756
Profit for the year	-	32,148	-	32,148
Dividends paid	-	-	(39,500)	(39,500)
Closing balance	768,649	479,707	(398,952)	849,404

2026	Share Capital $	Retained earnings $	Accumulated Dividends $	Total $
Opening balance	768,649	479,707	(398,952)	849,404
Profit for the year	-	45,269	-	45,269
Dividends paid	-	-	(36,870)	(36,870)
Share Buy-Back	(52,600)	-	-	(52,600)
Closing balance	716,049	524,976	(435,822)	805,203

The accompanying notes form part of these financial statements.

Statement of Cash Flows
For the year ended 30 June 2026

	Note	2026 $	2025 $
Cash flows from operating activities:			
Receipts from customers		899,201	788,960
Payments to suppliers and employees		(820,806)	(675,341)
Interest received		28,489	31,880
Interest paid		(15,768)	(16,426)
Income taxes paid		(15,295)	(28,015)
Net cash flows from operating activities	25	75,821	101,058
Cash flows from investing activities:			
Payments for intangible asset		(15,448)	(15,448)
Purchase of Investments		(7,725)	(31,725)
Payments for property, plant and equipment		(4,564)	(14,560)
Net cash used in investing activities		(27,737)	(61,733)
Cash flows from financing activities:			
Repayment of lease liabilities		(25,545)	(23,099)
Dividends Paid		(39,500)	(39,500)
Payment for Share Buy-Back		(52,600)	-
Net cash used in financing activities		(117,645)	(62,599)
Net decrease in cash and cash equivalents		(69,561)	(23,274)
Cash and cash equivalents at beginning of year		141,609	164,883
Cash and cash equivalents at end of financial year		72,048	141,609

The accompanying notes form part of these financial statements.

1. Introduction

These financial statements and notes represent those of Cool Country Community Enterprises Limited (the Company) as an individual entity. Cool Country Community Enterprises Limited is a company limited by shares, incorporated and domiciled in Australia. The financial statements were authorised for issue by the Directors on 04 September 2026.

Further information on the nature of the operations and principal activity of the Company is provided in the directors' report. Information on the company's related party relationships is provided in Note 27.

Comparatives are consistent with prior years, unless otherwise stated.

2. Basis of preparation

The financial statements are general purpose financial statements that have been prepared in accordance with the Australian Accounting Standards and the *Corporations Act 2001*.

These general purpose financial statements have been prepared in accordance with the *Corporations Act 2001*, Australian Accounting Standards and Interpretations of the Australian Accounting Standards Board (AASB) and International Financial Reporting Standards (IFRS) as issued by the International Accounting Standards Board (IASB). The Company is a for-profit entity for financial reporting purposes under Australian Accounting Standards. Material accounting policies adopted in the preparation of these financial statements are presented below and have been consistently applied unless stated otherwise.

The financial statements, except for cash flow information, have been prepared on an accruals basis and are based on historical costs, modified, where applicable, by the measurement at fair value of selected non-current assets, financial assets and financial liabilities.

The financial report is presented in Australian dollars and all values are rounded to the nearest dollar, unless otherwise stated.

3. Summary of Significant Accounting Policies

The Company has consistently applied the following accounting policies to all periods presented in these financial statements, except if mentioned otherwise.

a. Economic Dependency

The Company has entered into a franchise agreement with Bendigo and Adelaide Bank Limited that governs the management of following Community Bank branch:

37B High Street, Trentham VIC 3458

The Company is economically dependent on the ongoing receipt of income under the franchise agreement with Bendigo and Adelaide Bank Limited. The directors have no reason to believe a new franchise arrangement under mutually acceptable terms will not be forthcoming following expiry.

The Company operates as a franchise of Bendigo and Adelaide Bank Limited, using the name “Bendigo Bank” and the logo and system of operations of Bendigo Bank. The company manages the Community Bank on behalf of Bendigo Bank, however all transactions with customers conducted through the Community Bank are effectively conducted between the customers and Bendigo and Adelaide Bank Limited.

All deposits are made with Bendigo and Adelaide Bank Limited, and all personal and investment products are products of Bendigo Bank, with the Company facilitating the provision of those products. All loans, leases or hire purchase transactions, issues of new credit or debit cards, temporary or bridging finance and any other transaction that involves creating a new debt, or increasing or changing the terms of an existing debt owed to Bendigo Bank, must be approved by Bendigo Bank. All credit transactions are made with Bendigo Bank, and all credit products are products of Bendigo Bank.

3. Summary of Significant Accounting Policies (continued)

a. Economic Dependency (continued)

The Company promotes and sells the products and services, but is not a party to the transaction.

The credit risk (i.e. the risk that a customer will not make repayments) is for the relevant Bendigo Bank entity to bear as long as the Company has complied with the appropriate procedures and relevant obligations and has not exercised a discretion in granting or extending credit.

Bendigo Bank provides significant assistance in establishing and maintaining the Community Bank franchise operations. It also continues to provide ongoing management and operational support and other assistance and guidance in relation to all aspects of the franchise operation, including advice and assistance in relation to:

- the design, layout and fit out of the Community Bank premises
- training for the branch manager and other employees in banking, management systems and interface protocol
- methods and procedures for the sale of products and provision of services
- calculation of Company revenue and payment of many operating and administrative expenses
- the formulation and implementation of advertising and promotional programs
- sales techniques and proper customer relations.

b. Revenue from Contracts with Customers

The company has entered into a franchise agreement with Bendigo and Adelaide Bank Limited. The company delivers banking and financial services of Bendigo and Adelaide Bank Limited to its community. The franchise agreement provides for a share of interest, fee, and commission revenue earned by the company. Interest margin share is based on a funds transfer pricing methodology which recognises that income is derived from deposits held, and that loans granted incur a funding cost. Fees are based on the company's current fee schedule and commissions are based on the agreements in place. All margin revenue is recorded as non-interest income when the company's right to receive the payment is established.

The company acts as an agent under the franchise agreement and revenue arises from the rendering of services through its franchise agreement.

Revenue is recognised on an accruals basis, at the fair value of consideration specified in the franchise agreement. Under *AASB 15 Revenue from Contracts with Customers (AASB 15)*, revenue recognition for the company's revenue stream is as follows:

Revenue	Includes	Performance Obligation	Timing of Recognition
Franchise agreement profit share	Margin, commission and fee income.	When the Company satisfies its obligation to arrange the services to be provided to the customer by the supplier (Bendigo & Adelaide Bank).	On completion of the provision of the relevant service. Revenue is accrued monthly and paid within 10 business days of month end.

All revenue is stated net of the amount of Goods and Services Tax (GST).

3. Summary of Significant Accounting Policies (continued)

b. Revenue from Contracts with Customers (continued)

i. Revenue calculation

The franchise agreement provides that three forms of revenue may be earned by the Company – margin, commission and fee income. Bendigo and Adelaide Bank Limited decides the form of revenue the company earns on different types of products and services.

The revenue earned by the Company is dependent on the business that it generates. It may also be affected by other factors, such as economic and local conditions, for example, interest rates.

ii. Margin

Margin is arrived at through the following calculation:

Interest paid by customers on loans, less interest paid to customers on deposits

plus

Deposit returns (i.e. interest return applied by BABL on deposits)

minus

Any costs of funds (i.e. interest applied by BABL to fund a loan)

The Company is entitled to a share of the margin earned by Bendigo and Adelaide Bank. If this reflects a loss, the Company incurs a share of that loss.

iii. Commission

Commission revenue is in the form of commission generated for products and services sold. This commission is recognised at a point in time which reflects when the Company has fulfilled its performance obligation.

The Company receives trailing commission for products and services sold. Ongoing trailing commission payments are recognised on receipt as there is insufficient detail readily available to estimate the most likely amount of income without a high probability of significant reversal in a subsequent reporting period. The receipt of ongoing trailing commission income is outside the control of the company, and is a significant judgement area

iv. Fee income

Fee income is a share of what is commonly referred to as 'bank fees and charges' charged to customers by Bendigo and Adelaide Bank entities including fees for loan applications and account transactions.

v. Core Banking Products

Bendigo and Adelaide Bank Limited has identified some products and services as 'core banking products'. It may change the products and services which are identified as core banking products by giving the Company at least 30 days notice. Core banking products currently include Bendigo Bank branded home loans, term deposits and at call deposits.

3. Summary of Significant Accounting Policies (continued)

b. Revenue from Contracts with Customers (continued)

vi. Ability to Change Financial Return

Under the franchise agreement, Bendigo and Adelaide Bank may change the form and amount of financial return that the Company receives. The reasons it may make a change include changes in industry or economic conditions or changes in the way Bendigo and Adelaide Bank earns revenue.

The change may be to the method of calculation of margin, the amount of margin, commission and fee income or a change of a margin to a commission or vice versa. This may affect the amount of revenue the Company receives on a particular product or service. The effect of the change on the revenue earned by the company is entirely dependent on the change.

Bendigo and Adelaide Bank must not reduce the margin and commission the Company receives on core banking products and services to less than 50% (on an aggregate basis) of Bendigo and Adelaide Bank's margin at that time. For other products and services, there is no restriction on the change Bendigo and Adelaide Bank may make

vii. Other income

Other income is recognised on an accruals basis when the Company is entitled to it.

c. Employee benefits

i. Short-term Employee Benefits

Short-term employee benefits are expensed as the related service is provided. A liability is recognised for salary and wages (including non-monetary benefits), and annual leave which are expected to be wholly settled within 12 months of the reporting date. They are measured at amounts expected to be paid when the liabilities are settled, plus related on-costs.

An annual leave liability is recognised for the amount expected to be paid if the Company has a present legal or constructive obligation to pay this amount as a result of past service provided by the employee and the obligation can be reliably estimated.

ii. Other Long-term Employee Benefits

The Company's net obligation in respect of long-term employee benefits is the amount of future benefit that employees have earned in return for their service in the current and prior reporting periods.

That benefit is discounted to determine its present value. Consideration is given to expected future wage and salary levels plus related on-costs, experience of employee departures, and years of service achieved. Expected future payments are discounted using market yields at the reporting date on high quality corporate bonds with terms to maturity and currencies that match, as closely as possible, the estimate future cash outflows.

Remeasurements are recognised in profit or loss in the period in which they arise.

3. Summary of Significant Accounting Policies (continued)

d. Deferred tax

Deferred tax is recognised in respect of temporary differences between the carrying amounts of assets and liabilities for financial reporting purposes and the amounts used for taxation purposes.

Deferred tax assets are recognised for all deductible temporary differences, carried-forward tax losses, and unused tax credits to the extent that it is probable that future taxable profits will be available against which they can be used.

The carrying amount of deferred tax assets is reviewed at each reporting date and reduced to the extent that it is no longer probable that sufficient taxable profit will be available to allow all or part of the deferred tax asset to be utilised.

Deferred tax is measured at the rates that are expected to be applied to temporary differences when they reverse, using tax rates enacted or substantively enacted at the reporting date, and reflects uncertainty related to income taxes, if any.

Deferred tax assets and liabilities are offset when there is a legally enforceable right to offset current tax and when the balances relate to taxes levied by the same taxation authority and the entity intends to settle its tax assets and liabilities on a net basis.

e. Cash & Cash Equivalents

For the purposes of the statement of financial position and statement of cash flows, cash and cash equivalents comprise of cash on hand, deposits held with banks, and short-term, highly liquid investments (mainly money market funds) that are readily convertible into known amounts of cash and which are subject to insignificant risk of changes in value.

f. Property, Plant & Equipment

i. Recognition & Measurement

Items of property, plant and equipment are measured at cost or fair value as applicable, which includes capitalised borrowings costs, less accumulated depreciation and any accumulated impairment losses.

Any gain or loss on disposal of an item of property, plant and equipment is recognised in profit or loss.

ii. Subsequent Expenditure

Subsequent expenditure is capitalised only if it is probable that the future economic benefits associated with the expenditure will flow to the Company.

iii. Depreciation

Depreciation is calculated to write-off the cost of items of property, plant and equipment less their estimated residual values using diminishing value method over their estimated useful lives, and is recognised in profit or loss.

The estimated useful lives of property, plant and equipment for the current and comparative periods are as follows:

Asset Class	Method	Useful Life
Leasehold improvements	Straight line	20 - 40 years
Plant & equipment	Straight line	5 years
Motor vehicles	Straight line	4 years

3. Summary of Significant Accounting Policies (continued)

f. Property, Plant & Equipment (continued)

iii. Depreciation (continued)

Depreciation methods, useful life, and residual values are reviewed at each reporting date and adjusted if appropriate.

g. Intangible Assets

Intangible assets of the Company include the franchise fees paid to Bendigo and Adelaide Bank Limited conveying the right to operate the Community Bank franchise.

i. Recognition & Measurement

Intangible assets acquired separately are measured on initial recognition at cost.

ii. Subsequent Expenditure

Subsequent expenditure is capitalised only when it increases the future economic benefits embodied in the specific asset to which it relates. All other expenditure, including expenditure on internally generated goodwill, is recognised in profit or loss as incurred.

iii. Amortisation

Intangible assets are amortised over their useful life and assessed for impairment whenever impairment indicators are present.

Asset Class	Method	Useful Life
Franchise fee	Straight line	5 years

Amortisation methods, useful life, and residual values are reviewed at each reporting date and adjusted if appropriate.

h. Financial instruments

A financial instrument is any contract that gives rise to a financial asset of one entity and a financial liability or equity instrument of another entity. The Company's financial instruments include trade debtors and creditors, cash and cash equivalents, leases.

Sub-note (i) and (ii) refer to the following acronyms:

Acronym	Meaning
FVTPL	Fair value through profit or loss
FVTOCI	Fair value through other comprehensive income
SPPI	Solely payments of principal and interest
ECL	Expected credit loss
CGU	Cash-generating unit

3. Summary of Significant Accounting Policies (continued)

h. Financial instruments (continued)

i. Recognition & Initial Measurement

Trade receivables are initially recognised when they originated. All other financial assets and financial liabilities are initially recognised when the Company becomes a party to the contractual provisions of the instrument.

A financial asset (unless it is a trade receivable without a significant financing component) or financial liability is initially measured at fair value plus, for an item not at FVTPL, transaction costs that are directly attributable to the acquisition or issue. A trade receivable without a significant financing component is initially measured at the transaction price.

ii. Classification & Subsequent Measurement

Financial Assets

On initial recognition, a financial asset is classified as measured at: amortised cost, FVTOCI - debt investment; FVTOCI - equity investment; or FVTPL.

Financial assets are not reclassified subsequent to their initial recognition unless the Company changes its business model for managing financial assets, in which case all affected financial assets are reclassified on the first day of the first reporting period following the change in the business model.

A financial asset is measured at amortised cost if it meets both of the following conditions and is not designated as FVTPL:

- it is held within a business model whose objective is to hold assets to collect contractual cash flows; and
- its contractual terms give rise on specified dates to cash flows that are SPPI on the principal amount outstanding.

All financial assets not classified as measured at amortised cost or FVTOCI as described above are measured at FVTPL. On initial recognition, the Company may irrevocably designate a financial asset that otherwise meets the requirements to be measured at amortised cost or FVTOCI as FVTPL if doing so eliminates or significantly reduces an accounting mismatch that would otherwise arise.

Financial Assets - Business Model Assessment

The Company makes an assessment of the objective of the business model in which a financial asset is held at a portfolio level because this best reflects the way the business is managed.

Financial Assets - Subsequent Measurement, Gains & Losses

For financial assets at amortised cost, these assets are subsequently measured at amortised cost using the effective interest method. The amortised cost is reduced by impairment losses. Interest income and impairment are recognised in profit or loss. Any gain or loss on derecognition is recognised in profit or loss.

Financial Liabilities - Classification, Subsequent Measurement, Gains & Losses

Other financial liabilities (including trade payables) are classified as measured at amortised cost or FVTPL. A financial liability is classified as FVTPL if it is classified as held-for-trading, it is a derivative or it is designated as such on initial recognition. Financial liabilities at FVTPL are measured at fair value and net gains and losses, including interest expense, are recognised in profit or loss. Other financial liabilities are subsequently measured at amortised cost using the effective interest method. Any gain or loss on derecognition is also recognised in profit or loss.

3. Summary of Significant Accounting Policies (continued)

h. Financial instruments (continued)

iii. Derecognition

Financial Assets

The Company derecognises a financial asset when the contractual rights to the cash flows from the financial asset expire, or it transfers the rights to receive the contractual cash flows in a transaction in which substantially all of the risks and rewards of ownership of the financial asset are transferred or in which the company neither transfers nor retains substantially all of the risks and rewards of ownership and it does not retain control of the financial asset.

Where the Company enters into transactions where it transfers assets recognised in the statement of financial position, but retains either all or substantially all of the risks and rewards of the transferred asset, the transferred assets are not derecognised.

Financial Liabilities

The Company derecognises a financial liability when its contractual obligations are discharged, cancelled, or expire. The Company also derecognises a financial liability when its terms are modified and the cash flows of the modified liability are substantially different, in which case a new financial liability based on the modified terms is recognised at fair value.

On derecognition of a financial liability, the difference between the carrying amount extinguished and the consideration paid (including any non-cash assets transferred or liabilities assumed) is recognised in profit or loss.

Offsetting

Financial assets and financial liabilities are offset and the net amount presented in the statement of financial position when, and only when, the Company currently has a legally enforceable right to set off the amounts and intends either to settle them on a net basis or to realise the asset and settle the liability simultaneously.

i. Impairment

Non-derivative Financial Instruments

The Company recognises a loss allowance for estimated credit losses (ECL)'s on its trade receivables.

ECL's are the probability-weighted estimate of credit losses over the expected life of a financial instrument. A credit loss is the difference between all contractual cash flows that are due and all cash flows expected to be received.

In measuring the ECL, a provision matrix for trade receivables is used, taking into consideration various data to get to an ECL, (i.e. diversity of its customer base, appropriate groupings of its historical loss experience etc.).

Recognition of ECL in Financial Statements

At each reporting date, the entity recognises the movement in the loss allowance as an impairment gain or loss in the statement of profit or loss and other comprehensive income.

The Company's trade receivables are limited to the monthly profit share distribution from Bendigo and Adelaide Bank, which is received 14 days post month end. Due to the reliance on Bendigo and Adelaide Bank the company has reviewed credit ratings provided by Standard & Poors, Moody's and Fitch ratings to determine the level of credit exposure to the company. The company also performed a historical assessment of receivables from Bendigo and Adelaide Bank and found no instances of default.

3. Summary of Significant Accounting Policies (continued)

i. Impairment (continued)

Non-financial Assets

At each reporting date, the Company reviews the carrying amount of its non-financial assets (other than investment property, contracts assets, and deferred tax assets) to determine whether there is any indication of impairment. If any such indication exists, then the asset's recoverable amount is estimated.

The Company has assessed for impairment indicators and noted no material impacts on the carrying amount of non-financial assets.

j. Issued Capital

Ordinary shares are recognised at the fair value of the consideration received by the Company. Any transaction costs arising on the issue of ordinary shares are recognised directly in equity as a reduction of the share proceeds received.

k. Leases

i. As Lessee

At commencement or on modification of a contract that contains a lease component, the Company allocates the consideration in the contract to each lease component on the basis of its relative stand-alone prices. However, for leases of property the company has elected not to separate lease and non-lease components and account for the lease and non-lease components as a single lease component.

The Company recognises a right-of-use asset and a lease liability at the lease commencement date. The right-of-use asset is initially measured at cost, which comprises the initial amount of the lease liability adjusted for any lease payments made at or before the commencement date, plus any initial direct costs incurred and an estimate of costs to dismantle and remove the underlying asset or to restore the underlying asset or the site on which it is located, less any lease incentives received.

The right-of-use asset is subsequently depreciated using the straight-line method from the commencement date to the end of the lease term, unless the lease transfers ownership of the underlying asset to the Company by the end of the lease term or the costs of the right-of-use asset reflects that the Company will exercise a purchase option. In that case the right-of-use asset will be depreciated over the useful life of the underlying asset, which is determined on the same basis as those of property, plant and equipment. In addition, the right-of-use asset is periodically reduced by impairment losses, if any, and adjusted for certain remeasurements of the lease liability.

The lease liability is initially measured at the present value of the lease payments that are not paid at the commencement date, discounted using the interest rate implicit in the lease or, if that rate cannot be readily determined, the Company's incremental borrowing rate.

The Company determines its incremental borrowing rate by obtaining interest rates from funding sources and where necessary makes certain adjustments to reflect the terms of the lease and type of asset leased.

3. Summary of Significant Accounting Policies (continued)

k. Leases (continued)

i. As Lessee (continued)

Lease payments included in the measurement of the lease liability comprise the following:

- fixed payments, including in-substance fixed payments;
- variable lease payments that depend on an index or a rate, initially measured using the index or rate as at the commencement date;
- amounts expected to be payable under a residual guarantee; and
- the exercise price under a purchase option the Company is reasonable certain to exercise, lease payments in an option renewal period if the company is reasonably certain to exercise that option, and penalties for early termination of a lease unless the company is reasonably certain not to terminate early.

The lease liability is measured at amortised cost using the effective interest method. It is remeasured when there is a change in future lease payments arising from a change in an index or rate, if there is a change in the company's estimate of the amount expected to be payable under a residual value guarantee, if the Company changes its assessment of whether it will exercise a purchase, extension or termination option or if there is a revised in-substance fixed lease payment.

When the lease liability is remeasured in this way, a corresponding adjustment is made to the carrying amount of the right-of-use asset, or is recorded in profit or loss if the carrying amount of the right-of-use asset has been reduced to zero.

ii. Short-term Leases & Leases of Low-value Assets

The Company has elected not to recognise right-of-use assets and lease liabilities for leases of short-term leases and low-value assets, including IT equipment. The Company recognises the lease payments associated with these leases as an expense on a straight-line basis over the lease term.

A short-term lease is a lease that, at commencement date, has a lease term of 12 months or less.

iii. As Lessor

The Company has not been a party in an arrangement where it is a lessor.

l. Adoption of new and revised accounting standards

The Company has adopted all standards which became effective for the first time at 30 June 2026.

m. New accounting standards and interpretations

The AASB has issued new and amended Accounting Standards and Interpretations that have mandatory application dates for future reporting periods. The Company has decided not to early adopt these Standards.

4. Significant Accounting Judgements, Estimates & Assumptions

Management make estimates and judgements during the preparation of these financial statements regarding assumptions about current and future events affecting transactions and balances.

These estimates and judgements are based on the best information available at the time of preparing the financial statements, however as additional information is known then the actual results may differ from the estimates.

The significant estimates and judgements made have been described below.

4. Significant Accounting Judgements, Estimates & Assumptions (continued)

a. Judgements

Information about judgements made in applying accounting policies that have the most significant effects on the amounts recognised in the financial statements is included in the following notes:

Balance	Judgement
Revenue	Whether revenue is recognised over time or at a point in time
Leases	
(a) Control	Whether a contract is or contains a lease at inception by assessing whether the company has the right to direct the use of the identified asset and obtain substantially all the economic benefits from the use of that asset.
(b) Lease term	Whether the company is reasonably certain to exercise extension options, termination periods, and purchase options.
(c) Discount rates	Judgement is required to determine the discount rate, where the discount rate is the company's incremental borrowing rate if the rate implicit in the lease cannot be readily determined. The incremental borrowing rate is determined with reference to factors specific to the company and underlying asset including the amount, the lease term, economic environment, any other relevant factors.

b. Assumptions & Estimation Uncertainty

Information about assumptions and estimation uncertainties at 30 June 2026 that have a significant risk of resulting in a material adjustment to the carrying amounts of assets and liabilities in the next financial year is included in the following notes:

Balance	Judgement
Recognition of deferred tax assets	Availability of future taxable profit against which deductible temporary differences and carried-forward tax losses can be utilised.
Estimation of asset useful lives	Key assumptions on historical experience and the condition of the asset.
Long service leave provision	Key assumptions on attrition rate of staff and expected pay increases though promotion and inflation.

5. Financial risk management

The Company is exposed to a variety of financial risks through its use of financial instruments.

The Company‘s overall risk management plan seeks to minimise potential adverse effects due to the unpredictability of financial markets.

The most significant financial risks to which the Company is exposed to are:

Specific risks

- Credit risk
- Liquidity risk
- Market risk - interest rate risk and price risk.

5. Financial risk management (continued)

a. Credit risk

Credit risk is the risk of financial loss to the company if a customer or counterparty to a financial instrument fails to meet its contractual obligations, and arises principally from the company's receivables from customers.

The company has no significant concentrations of credit risk. It has policies in place to ensure that customers have an appropriate credit history. The company's franchise agreement limits the company's credit exposure to one financial institution, being Bendigo and Adelaide Bank.

b. Liquidity Risk

Liquidity risk is the risk that the company will encounter difficulty in meeting the obligations associated with its financial liabilities that are settled by delivering cash or another financial asset.

The company's approach to managing liquidity is to ensure, as far as possible, that it will have sufficient liquidity to meet its liabilities when they are due, under both normal and stressed conditions, without incurring unacceptable losses or risking damage to the company's reputation.

30 June 2026	Carrying Amount $	< 1 Year	1 - 5 Years	> 5 Years
Lease Liabilities	431,381	42,965	189,749	288,245

c. Market risk

Market risk is the risk that the fair value or future cash flows of a financial instrument will fluctuate because of changes in market prices.

i. Price risk

Price risk relates to the risk that the fair value or future cash flows of a financial instrument will fluctuate because of changes in market prices of securities held being available-for-sale or fair value through profit and loss.

6. Revenue and other income

a. Disaggregation of revenue from contracts with customers

Revenue arises from the rendering of services through its franchise agreement with the Bendigo and Adelaide Bank Limited. The revenue recognised is measured by reference to the fair value of consideration received or receivable, excluding sales taxes, rebates, and trade discounts.

	2026 $	2025 $
Revenue from contracts with customers	822,812	785,469
Disaggregation of Revenue from Contracts with Customers		
Gross Margin	710,352	667,571
Upfront Product Commission	13,125	12,361
Trailer Product Commission	63,535	67,725
Fee Income	35,800	37,812
Total	822,812	785,469

All revenue from contracts customers shown above was recognised at a point in time. There was no revenue from contracts with customers recognised over time during the financial year.

7. Finance income and expenses

a. Finance income

The Company holds financial instruments measured at amortised cost. Interest income is recognised at the effective interest rate.

	2026 $	2025 $
Interest income	29,354	31,229

b. Finance expenses

Finance costs are recognised as expenses when incurred using the effective interest rate.

	2026 $	2025 $
Interest Expense	15,768	16,426

8. Employee benefits

a. Employee benefits expenses

Profit before income tax from continuing operations includes the following specific expenses:

Description	2026 $	2025 $
Employee Benefits Expense		
Wages & Salaries	434,958	353,323
Superannuation	51,353	40,572
Other Employee Expenses	6,361	24,139
Total	492,672	418,034

b. Provisions for employee benefits

Current	2026 $	2025 $
Annual leave	13,516	23,425
Long service leave	13,710	18,351
Total	27,226	41,776

Non-current	2026 $	2025 $
Long service leave	2,457	1,075

Provision for employee benefits represents amounts accrued for annual leave and long service leave.

Employee Attrition Rates

The company uses historical employee attrition rates in determining the probability of an employee, at a given date, achieving continuous employment eligible for entitlement in accordance with long service leave legislation.

9. Depreciation & Amortisation Expense

	2026 $	2025 $
Plant & Equipment	1,915	17,005
Franchise Fee Amortisation	13,127	13,127
Leasehold improvements	4,009	7,751
Motor Vehicle	8,176	-
Right of Use Depreciation	35,718	35,718
Total	62,945	73,601

The non-current tangible and intangible assets listed above are depreciated and amortised in accordance with the company's accounting policy (see Note 3(f) and 3(g) for details).

10. Community Investments & Sponsorship

a. Community Investments & Sponsorship

The overarching philosophy of the Community Bank model, is to support the local community in which the Company operates. This is achieved by circulating the flow of financial capital into the local economy through community contributions (such as donations and grants).

Description	2026 $	2025 $
Community Investments and Sponsorships	65,374	83,517

b. Community Enterprise Foundation (CEF) Contributions

During the financial year the Company contributed funds to the CEF, the philanthropic arm of the Bendigo Bank. These contributions paid in form part of community investments and sponsorship expenditure included in profit or loss.

	2026 $	2025 $
Disaggregation of CEF Funds		
Opening balance	189,778	232,091
Contributions paid	-	2,977
Grants paid out	(50,468)	(56,079)
Interest received	6,901	10,789
Balance available for distribution	146,211	189,778

11. Income tax expense

a. Accounting policy

Income tax expense comprises current and deferred tax. Attributable current and deferred tax expense is recognised in the other comprehensive income or directly in equity as appropriate.

b. The major components of tax expense comprise:

Description	2026 $	2025 $
Components of Tax Expense		
Current tax expense	10,187	20,590
Deferred tax expense	1,684	(9,670)
Under / (Over) provisions of prior years	(9,656)	610
Total	2,215	11,530

c. Reconciliation of income tax to accounting profit:

	2026 $	2025 $
Profit for the year		
Profit for the year	45,269	32,148
Add back income tax expense		
Current tax expense	2,215	11,530
Total Profit for the year	47,484	43,678
Prima facie tax payable on profit from ordinary activities before income tax at 25% (2025: 25%)	11,871	10,920
Add / (Less) tax effect of:		
Under/ (over) provision in respect to prior years	(9,656)	610
Temporary differences	(1,684)	9,670
Movement in deferred tax	1,684	(9,670)
Income tax expense	2,215	11,530
Weighted average effective tax rate (%)	5	21

12. Cash and cash equivalents

a. Accounting policy

Cash and cash equivalents include cash on hand, deposits available on demand with banks, other short-term highly liquid investments with original maturities of three months or less.

	2026	2025
	$	$
Cash & Cash Equivalents	72,048	141,609
Total	72,048	141,609

13. Trade and other receivables

	2026	2025
	$	$
Accrued Income	8,170	7,305
Trade Debtors	73,967	68,077
Total	82,137	75,382

Trade and other receivables are initially measured at the transaction price. Trade and other receivables are due for settlement usually no more than 30 days from the date of recognition.

The Company's main debtor relates to the Bendigo & Adelaide Bank monthly profit share distribution, which is deposited within a reasonable timeframe each month. There are no items that require the application of the lifetime expected credit loss model.

14. Other assets

	2026	2025
	$	$
Prepayments	9,838	7,962
Security Bond	655	655
Total	10,493	8,617

Other assets represent items that will provide the entity with future economic benefits controlled by the entity as a result of past transactions or other past events.

15. Financial Assets

	2026	2025
	$	$
Term Deposits	710,494	702,769
Total	710,494	702,769

Term deposits classified as financial assets include only those with a maturity period greater than three months. Where maturity periods are less than three months, these investments are recorded as cash and cash equivalents.

16. Property, plant and equipment

a. Property, plant and equipment details

	2026 $			2025 $		
	At Cost $	Accumulated Depreciation $	Written Down Value $	At Cost $	Accumulated Depreciation $	Written Down Value $
Plant & Equipment	34,835	(24,132)	10,703	30,272	(22,218)	8,054
Leasehold improvements	142,145	(75,145)	67,000	142,145	(71,134)	71,011
Motor Vehicles	54,460	(29,932)	24,528	54,460	(21,756)	32,704
Total	231,440	(129,209)	102,231	226,877	(115,108)	111,769

b. Movement in Carrying Amounts

2026	Plant & Equipment $	Leasehold Improvement $	Motor vehicles $	Total $
Opening balance	8,054	71,009	32,704	111,767
Additions	4,564	-	-	4,564
Depreciation	(1,915)	(4,009)	(8,176)	(14,100)
Closing balance	10,703	67,000	24,528	102,231

2025	Plant & Equipment $	Leasehold Improvement $	Motor vehicles $	Total $
Opening balance	14,158	64,200	43,605	121,963
Additions	-	14,560	-	14,560
Disposals	(6,104)	(7,751)	(10,899)	(24,754)
Closing balance	8,054	71,009	32,706	111,769

c. Capital Expenditure Commitments

The entity does not have any capital expenditure commitments as at 30 June 2026 (2025: None).

d. Changes in Estimates

During the financial year, the Company assessed estimates used for property, plant and equipment including useful lives, residual values, and depreciation methods.

There were no changes in estimates for the current reporting period.

17. Right-of-use Assets

Right-of-use assets are measured at amounts equal to the present value of enforceable future payments on the adoption date, adjusted for lease incentives, make-good provisions, and initial direct costs.

The company derecognises right-of-use assets at the termination of the lease period or when no future economic benefits are expected to be derived from the use of the underlying asset.

The company's lease portfolio includes buildings.

17. Right-of-use Assets (continued)

Options to Extend or Terminate

The option to extend or terminate are contained in the property lease of the Company. All extension or termination options are only exercisable by the Company. The extension options or termination options which were probable to be exercised have been included in the calculation of the right-of-use asset.

AASB 16 Amounts Recognised in the Statement of Financial Position

	2026 $			2025 $		
	At Cost $	Accumulated Depreciation $	Written Down Value $	At Cost $	Accumulated Depreciation $	Written Down Value $
Buildings	535,771	(173,795)	361,976	535,771	(138,077)	397,694

Movement in carrying amounts:

	Leased Buildings $	Total ROU Asset $
Net Carrying Amount as at 1 July 2025	397,694	397,694
Depreciation expense	(35,718)	(35,718)
Net Carrying Amount as at 30 June 2026	361,976	361,976

AASB 16 Amounts Recognised in the Statement of Profit and Loss and Other Comprehensive Income

	2026 $	2025 $
Depreciation expense related to right-of-use assets	35,718	35,718
Interest expense on lease liabilities	15,768	16,426
Total	51,486	52,144

18. Intangible assets

a. Intangible asset details

	2026 $			2025 $		
	At Cost	Accumulated Amortisation	Written Down Value	At Cost	Accumulated Amortisation	Written Down Value
	$	$	$	$	$	$
Franchise Fee	65,635	(63,447)	2,188	65,635	(50,320)	15,315
TOTAL	65,635	(63,447)	2,188	65,635	(50,320)	15,315

Movement in Carrying Amounts

2026	Franchise Fees $	Total $
Opening balance	15,315	15,315
Amortisation	(13,127)	(13,127)
Closing balance	2,188	2,188

2025	Franchise Fees $	Total $
Opening balance	28,442	28,442
Amortisation	(13,127)	(13,127)
Closing balance	15,315	15,315

19. Tax assets and liabilities

a. Accounting policy

Current tax is the amount of income taxes payable in respect of the taxable profit for the year and is measured at the amount expected to be paid to the taxation authorities, using the tax rates and laws that have been enacted or substantively enacted by the end of the reporting period. Current tax assets are measured at the amounts expected to be recovered from the relevant taxation authority.

b. Current Tax

	2026 $	2025 $
Current Tax		
Income Tax Receivable / (Payable)	5,219	(10,284)

19. Tax assets and liabilities (continued)

c. Deferred Tax

Movement in the Company's deferred tax balances for the year ended 30 June 2026:

	2025 $	Recognised in P&L $	2026 $
Deferred Tax Assets			
- Expense accruals	2,099	(742)	1,357
- Right of use assets	11,463	5,888	17,351
- Employee provisions	14,796	(7,375)	7,421
Total deferred tax assets	28,358	(2,229)	26,129
Deferred Tax Liabilities			
-Accrued Income	(1,826)	(217)	(2,043)
- Pre-Payments	(1,991)	(469)	(2,460)
- Property, plant & equipment	(5,093)	492	(4,601)
Total deferred tax liabilities	(8,910)	(194)	(9,104)
Net deferred tax assets	19,448	(2,423)	17,025

Movement in the Company's deferred tax balances for the year ended 30 June 2025:

	2024 $	Recognised in P&L $	2025 $
Deferred Tax Assets			
- Expense accruals	1,696	403	2,099
- Right of use assets	11,460	3	11,463
- Employee provisions	8,210	6,586	14,796
Total deferred tax assets	21,366	6,992	28,358
Deferred Tax Liabilities			
-Accrued Income	(1,989)	163	(1,826)
-Prepayments	(2,646)	655	(1,991)
- Property, plant & equipment	(7,808)	2,715	(5,093)
Total deferred tax liabilities	(12,443)	3,533	(8,910)
Net deferred tax assets	8,923	10,525	19,448

20. Trade and other payables

Current	2026	2025
	$	$
Trade payables	31,025	32,745
Accrued expenses	27,216	23,486
Dividend payable	36,870	39,500
Other Payables	2,433	17,407
Total	97,544	113,138

Trade and other payables represent the liabilities for goods and services received by the entity that remain unpaid at the end of the reporting period. The balance is recognised as a current liability with the amounts normally paid within 30 days of recognition of the liability.

Trade and other payables are initially measured at fair value and subsequently measured at amortised cost using the effective interest method.

21. Lease Liabilities

a. Lease Portfolio

Lease	Details
Trentham Branch	The lease agreement is a non-cancellable lease with an initial term of five years which commenced in August 2021. The lease has two further five year extension option available.

The company assesses at the lease commencement date whether it is reasonably certain to exercise extension options. The company reassesses whether it is reasonably certain to exercise the options if there is a significant event or significant change in circumstances within its control.

b. Lease Liabilities

Lease liabilities are presented in the consolidated statement of financial position as follows:

	2026	2025
	$	$
Lease liabilities - Current	28,143	25,545
Lease liabilities - Non Current	403,238	431,381
Total	431,381	456,926

21. Lease Liabilities (continued)

b. Lease Liabilities (continued)

The lease liabilities are secured by the related underlying assets. Future minimum lease payments at 30 June 2026 were as follows:

	<1 Year	1 - 2 Years	3 - 5 Years	> 5 Years	Total $
30 June 2026					
Lease Payments	42,965	44,684	145,065	288,245	520,959
Finance Charges	(14,822)	(13,820)	(34,072)	(26,864)	(89,578)
Net Present Value	28,143	30,864	110,993	261,381	431,381
30 June 2025					
Lease Payments	41,313	42,965	139,486	338,509	562,273
Finance Charges	(15,768)	(14,822)	(37,857)	(36,900)	(105,347)
Net Present Value	25,545	28,143	101,629	301,609	456,926

22. Issued Capital

a. Accounting policy

i. Ordinary shares

Ordinary shares are classified as equity. Incremental costs directly attributable to the issue of ordinary shares and share options which vest immediately are recognised as a deduction from equity, net of any tax effects.

b. Issued Capital

Description	Number 2026	2026 $	Number 2025	2025 $
Ordinary shares - fully paid				
Founders Initial Capital	790,009	790,009	790,009	790,009
Less: Share Buy-back	(52,600)	(52,600)		-
Less : Equity raising costs		(21,360)		(21,360)
Total	737,409	716,049	790,009	768,649

Ordinary shares are classified as equity.

Incremental costs directly attributable to the issue of new shares are shown in equity as a deduction from the proceeds.

22. Issued Capital (continued)

c. Share capital movements

Description	2026 $	2025 $
Fully paid ordinary shares		
At the beginning of the reporting period	790,009	790,009
Share Buy-back	(52,600)	-
At the end of the reporting period	737,409	790,009

Ordinary shares participate in dividends and the proceeds on winding up of the Company in proportion to the number of shares held. At the shareholders' meetings each shareholder is entitled to one vote when a poll is called, or on a show of hands. The Company does not have authorised capital or par value in respect of its issued shares. All issued shares are fully paid. All shares rank equally with regard to the company's residual assets.

23. Retained Earnings

Description	2026 $	2025 $
Opening balance	479,707	447,559
Profit for the year	45,269	32,148
Total	524,976	479,707

24. Accumulated Dividends

	2026 $	2025 $
Balance at the beginning of the period	398,952	359,452
Dividends paid	(36,870)	(39,500)
Total	435,822	398,952

25. Cash flow information

Reconciliation of net income to net cash provided by operating activities:

	2026 $	2025 $
Profit for the year	45,269	32,148
Add / (less) non-cash items:		
Depreciation of PP&E	14,100	24,756
Depreciation of ROU Leased PP&E	35,718	35,718
Amortisation of Intangibles	13,127	13,127
Changes in assets and liabilities:		

25. Cash flow information (continued)

	2026 $	2025 $
(Increase) / decrease in trade and other receivables	(6,755)	4,142
(Increase) / Decrease in prepayments and other assets	(1,874)	2,683
(Increase) / decrease in deferred tax asset	2,423	(10,525)
Decrease in trade and other payables	2,484	(5,044)
(Increase) / decrease in current tax liabilities	(15,503)	(5,960)
(Increase) / decrease in provisions	(13,168)	10,013
Cash flows from operations	75,821	101,058

26. Financial Instruments

The following shows the carrying amounts for all financial instruments at amortised costs. It does not include fair value information for financial assets and financial liabilities not measured at fair value if the carrying amount is a reasonable approximation of fair value.

Description	2026 $	2025 $
Financial Assets		
Cash and cash equivalents	72,048	141,609
Trade receivables	82,137	75,382
Term Deposits	710,494	702,769
Total	864,679	919,760
Financial Liabilities		
Trade and other payables	97,544	113,138
Current Lease liabilities	28,143	25,545
Lease liabilities	403,238	431,381
Total	528,925	570,064

27. Related Parties

a. Key Management Personnel

Key management personnel includes any person having authority or responsibility for planning, directing or controlling the activities of the entity, directly or indirectly including any Director (whether executive or otherwise) of that Company. The only key management personnel identified for the Company are the Board of Directors, the members of which are listed in the Directors' report.

b. Key Management Personnel Compensation

No Director of the Company receives remuneration for services as a company director or committee member. These positions are held on a voluntary basis.

There are no executives within the company whose remuneration is required to be disclosed.

27. Related Parties (continued)

c. Other Related Parties

Other related parties include close family members of key management personnel and entities that are controlled or jointly controlled by those key management personnel, individually or collectively with their close family members.

d. Transactions With Key Management Personnel & Related Parties

There have been no other transactions with key management or related parties other than those described above. There are no executives whose remuneration is required to be disclosed.

e. Key Management Personnel Shareholdings

The number of ordinary shares in the Company held by each key management personnel during the financial year has been disclosed in the Director's Report.

f. Other Key management Transactions

There have been no other transactions key management or related parties other than those described above.

28. Auditor's Remuneration

The appointed auditor of Cool Country Community Enterprises Limited for the year ended 30 June 2026 is RSD Audit. Amounts paid or due and payable to the auditor are outlined below.

	2026 $	2025 $
Audit & Review Services		
Audit and review of financial statements (RSD Audit)	6,950	6,600
Total	6,950	6,600
Non-Audit Services		
Preparation of the financial statements	2,800	2,650
Other non-audit services	2,040	1,920
Total	4,840	4,570
Total auditor's remuneration	11,790	11,170

a. Dividends declared or paid

	Number	2026 $	Number	2025 $
The following dividends were declared and paid:				
Fully franked ordinary dividends	737,409	36,870	790,009	39,500

Franked dividends declared or paid during the year were franked at the tax rate of 25%.

30. Earnings Per Share

The calculation of basic and diluted earnings per share has been based on the following profit attributable to ordinary shareholders and weighted-average number of ordinary shares outstanding.

	2026	2025
Profit attributable to ordinary shareholders ($)	45,269.00	32,148.00
Weighted average number of ordinary shares (Number)	737,409.00	790,009.00
Basic and diluted earnings per share (cents)	6.14	4.06

31. Events occurring after the reporting date

There have been no significant events after the end of the financial year that would have a material impact on the financial statements or the Company's state of affairs.

32. Commitments & Contingencies

Any commitments for future expenditure associated with leases are recorded in Note 21. Details about any capital commitments are detailed in Note 16.

The Company has no other commitments requiring disclosure.

In the opinion of the directors, the Company did not have any contingencies requiring disclosure at 2026 (2025: None).

33. Statutory information

The registered office and principal place of business of the Company is:

Cool Country Community Enterprise Limited

37B High Street, Trentham, VIC, 3458

Cool Country Community Enterprises Limited
Directors' Declaration

For the year ended 30 June 2026

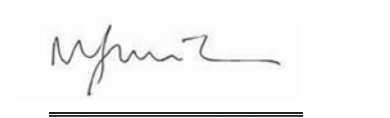
In the Directors opinion:

In accordance with a resolution of the directors of Cool Country Community Enterprise Limited , we state that:

In the opinion of the directors:

1. The financial statements and notes of the company are in accordance with the *Corporations Act 2001*, including:
    - giving a true and fair view of the company's financial position as at 30 June 2026 and of its performance for the financial year ended on that date; and
    - complying with Accounting Standards, the *Corporations Regulations 2001* and other mandatory professional reporting requirements; and
2. there are reasonable grounds to believe that the company will be able to pay its debts as and when they become due and payable
3. The information disclosed in the attached consolidated entity disclosure statement, on page 50 is true and correct.

This declaration is made in accordance with a resolution of the Board of Directors.



Michael Worthington
Director

Dated: 7th September 2026

Cool Country Community Enterprises Limited
Consolidated Entity Disclosure Statement

For the year ended 30 June 2026

The Consolidated Entity Disclosure Statement (CEDS) has been prepared in accordance with the *Corporations Act 2001*.

Cool Country Community Enterprises Limited has no controlled entities and, therefore, is not required by Australian Accounting Standards to prepare consolidated financial statements. As a result, section 295(3A)(a) of the *Corporations Act 2001* does not apply to the entity.

Independent Auditor's Report

To the Members of COOL COUNTRY COMMUNITY ENTERPRISES LIMITED

Report on the audit of the financial report

Opinion

We have audited the financial report of **Cool Country Community Enterprises Limited** (the Company), which comprises the statement of financial position as at 30 June 2026, the statement of profit or loss and other comprehensive income, statement of changes in equity and statement of cash flows for the year then ended, and notes to the financial statements, including a summary of significant accounting policies, the consolidated entity disclosure statement and other explanatory information and the Directors' declaration.

In our opinion, the accompanying financial report of the Company has been prepared in accordance with the *Corporations Act 2001*, including:

a) giving a true and fair view of the Company's financial position as at 30 June 2026 and of its financial performance for the year then ended; and
b) complying with Australian Accounting Standards and the *Corporations Regulations 2001*.

Basis for Opinion

We conducted our audit in accordance with Australian Auditing Standards. Our responsibilities under those standards are further described in the *Auditor's Responsibilities for the Audit of the Financial Report* section of our report. We are independent of the Company in accordance with the auditor independence requirements of the *Corporations Act 2001* and the ethical requirements of the Accounting Professional and Ethical Standards Board's APES 110 *Code of Ethics for Professional Accountants* (the Code) that are relevant to our audit of the financial report in Australia. We have also fulfilled our other ethical responsibilities in accordance with the Code.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Other Information

The Directors are responsible for the other information. The other information comprises the information included in the Company's annual report for the year ended 30 June 2026, but does not include the financial report and our auditor's report thereon.

Our opinion on the financial report does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial report, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial report or our knowledge obtained in the audit or otherwise appears to be materially misstated.

If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Independence

We are independent of the Company in accordance with the auditor independence requirements of the Corporations Act 2001 and the ethical requirements of the Accounting Professional and Ethical Standards Board's APES 110: Code of Ethics for Professional Accountants (the Code) that are relevant to our audit of the financial report in Australia. We have also fulfilled our other ethical responsibilities in accordance with the Code.

Responsibilities of the Directors for the Financial Report

The Directors of the Company are responsible for the preparation of the financial report that gives a true and fair view in accordance with Australian Accounting Standards and the *Corporations Act 2001*, and for such internal control as the Directors determine is necessary to enable the preparation of the financial report that gives a true and fair view and is free from material misstatement, whether due to fraud or error.

In preparing the financial report, Directors are responsible for assessing Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.

The Directors are responsible for overseeing the Company's financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Report

Our objectives are to obtain reasonable assurance about whether the financial report as a whole is free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with the Australian Auditing Standards will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of this financial report.

A further description of our responsibilities for the audit of the financial report is located at the Auditing and Assurance Standards Board website at: http://www.auasb.gov.au/auditors_responsibilities/ar4.pdf. This description forms part of our auditor's report.

RSD Audit

Kathie Teasdale
Director

10 September 2026

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Bendigo Bank

Bendigo and Adelaide Bank Limited ABN 11 068 049 178 AFSL/Australian Credit Licence 237879. (BNPAR26084) (10/26)