

NOTICE OF ANNUAL GENERAL MEETING
Creswick & District Financial Services Ltd
To be held on
Tuesday 27 October 2026
7.00pm at The American Hotel, Creswick

Ordinary Business

1. Receipt of Annual Report

To receive the company's Financial Report, the Director's Report and the Auditor's Report for the year ended 30 June 2026.

2. Election of Directors

To consider and pass each of the following resolutions as an ordinary resolution.

- (a) That **Peter Cowie** be elected as a director of the company.
- (b) That **Wendy McFarlane** be re-elected as a director of the company.
- (c) That **Steve Kinnersly** be re-elected as a director of the company.
- (d) That **Janine Booth** be re-elected as a director of the company.

Attending the meeting

All shareholders may attend the Annual General Meeting.

Joint holders: In the case of joint shareholders, all holders may attend the Meeting. If only one holder attends (including by proxy), that shareholder may vote at the Meeting as if that holder were solely entitled to the shares. If more than one joint holder is present (including by proxy), the joint holder whose name appears first in the register may vote.

Proxy: If you are unable to attend the Meeting, you are entitled to appoint a proxy to attend and vote. See the attached Proxy Form for information on appointing a proxy.

Corporate shareholder: A corporate shareholder may appoint one or more persons to act as its representative under section 250D of the Corporations Act, but only one representative may exercise the corporate shareholder's powers at any one time. The company requires written evidence of a representative's appointment to be given to the company before the meeting.

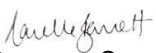
Voting rights

Each shareholder is entitled to one vote.

For the purposes of voting at the Meeting, shares will be taken to be held by the persons who are registered as members as at 20 October 2026.

By order of the Board

Narelle Barrett


Company Secretary
25 September 2025

 1 Raglan Street, Creswick Vic 3363

 03 5345 1233

 admin@cdfsl.com.au

ABN: 14 119 315 258



Business for good

Notice of Annual General Meeting cont ...

Explanatory Notes

This information has been included to assist you in making an informed decision about the resolutions proposed at the meeting.

Agenda item 2: Election of Directors

The following information is provided about candidates for election to the Board.

(a) **Peter Cowie** having been appointed by the Board since the last Annual General Meeting, retires in accordance with the constitution of the company, and being eligible, offers himself for election.

(b) **Wendy McFarlane** retires by rotation in accordance with the constitution of the company, and being eligible, offers herself for re-election.

(c) **Steve Kinnersly** retires by rotation in accordance with the constitution of the company, and being eligible, offers himself for re-election.

(d) **Janine Booth** retires by rotation in accordance with the constitution of the company, and being eligible, offers herself for re-election.

Further information about the candidates.

Peter Cowie: Peter was appointed to the Board in April 2026. Peter is a retired Project Manager, having completed ten years service with VicRoads/Department of Transport. His previous role was as a self-employed civil engineering consultant to local and state government, and the private sector.

Wendy McFarlane: Wendy has been a Company Director since 2023 and holds a Bachelor of Business degree majoring in Accounting. She is also a Fellow of CPA Australia. Wendy's career experience includes 20 years as Business Director and Company Secretary at an independent school, several finance and accounting roles in large corporations within the mining and manufacturing industries, and in private practice. Wendy is now enjoying the opportunity to contribute to the community through voluntary roles in local Creswick organisations and with the Art Gallery of Ballarat. Wendy is Chair of the Finance, Audit & Risk Committee.

Steve Kinnersly: Steve has been a Company Director since 2024. He owns and operates a farming business at Tourello. Steve is a member of the Clunes & District Agricultural Society and the Ascot CFA. He also spent 10 years on the Clunes Primary School Council whilst his children attended.

Janine Booth: Janine is a founding Director and was appointed to the Board in 2006. She has been Chair of the Board since November 2024. Janine owned and operated the Creswick Post Office up until her retirement in June 2025 and was a Councillor for the Creswick Shire Council, the Hepburn Shire Council and was mayor of the Hepburn Shire in 2010.

The Board recommends that you vote in favour of these resolutions.