



Creswick & District Financial Services Limited



## From the staff

We would like to take this opportunity to thank all of our customers for their support throughout the year.

There have been many changes within our branch during this time, and we thank you for your belief in our team to continue the success of our **Community Bank®** branch.

We wish you all a Merry Christmas and a Happy New Year and look forward to a strong and successful 2014.



## Manager's report

At the time of writing this report I am pleased to announce that our total balances are sitting at \$138 million and our community contributions now exceed \$400,000. As shareholders and customers we should be very proud of these results.

Since the June newsletter we have said our goodbyes to retired Branch Manager, Les Vercoe. The staff, Board members and Les' family celebrated his career with a lovely dinner held at the Tangled Maze in Creswick on 21 August 2013.

After some changes to our staff we are all now settled in our roles and we continue to show outstanding results and provide exceptional customer service. If you have not met the new faces, now is a great chance to come in and meet our team.

On 17 October 2013 we held our Annual General Meeting at the Doug Lindsay Reserve. It was a successful morning, with a dividend being announced to shareholders and local organisations receiving their grants and sponsorships that were given to them for their community projects.

These included:

- Friends of Smeaton
- Creswick Men's Shed
- Kingston Agricultural Society
- St Augustine's Parents and Friends.

I would like to thank the customers and shareholders that have called in to congratulate me on my position as Branch Manager. It is a great honour to be given this opportunity and I look forward to the challenges that come with this role.

Finally on behalf of myself and the team; Taya, Talia, Natalie, Sophie and Fern, we would like to wish all our customers, shareholders and community members a Merry Christmas and a Happy New Year. We look forward to seeing you all in 2014.

**Rhonda Lowe**  
Branch Manager

**Creswick & District Financial Services Limited** 1 Raglan Street, Creswick VIC 3363 ABN 14 119 315 258

**Directors:** Graeme Mitchell (Chairman), Michael Daunt, Bob Orr, Marcus Walsh, Margaret Giles, Bernie Charleson, Janine Booth, Quentin Turner, Alan Gay, and Michael Beaumont.

## Staff profile – Taya McPhee

I have lived in Creswick for my entire life, first with my family and then buying my own house in town with my husband, Marty.

I attended Creswick Primary School before moving to Wendouree Secondary College and Barkly St Secondary College for my senior years where I graduated in 2004.



My first full time employment was at Cooke and Foley Accountants in Ballarat where I worked for two years before gaining employment with Bendigo and Adelaide Bank. I have now been working for the Bank for over seven years in a number of different roles and have not looked back.

I have enjoyed my first few months at the Creswick & District **Community Bank**® Branch and look forward to a long association with this branch.

## Chairman's report

We have come through our hardest year to date with a sound result.

We would've had our sixth year of strong profit growth in a row but for Bendigo and Adelaide Bank's profit realignment. We finished with a profit of \$163,000 which was a good result in difficult trading conditions.

We increased our holdings by \$17 million during the last year, taking our total to \$134 million. At our recent Annual General Meeting shareholders approved a dividend of 9.25c per share fully franked to be paid on 1 December 2013.

The following local organisations to receive community investments from us since July are:

Creswick Youth Alliance	Creswick Golf Club
Newlyn Football Club	Mens Shed
Creswick Neighbourhood Centre	Kingston Agricultural Show
Creswick Primary School	Creswick Primary School
Clunes CTDA	Creswick Historical Society
Friends of Smeaton	Creswick Garden Club
St. Augustine's Parents and Friends	Creswick Golf Club – Ladies Division

Total contributions made were \$11,690.

Thanks goes to our Board, Branch Manager Rhonda and staff for their excellent customer service and efforts to continue to grow our business so we can contribute more to our community investments.

I wish all our **Community Bank**® branch family, customers, staff and Board all the best for the Christmas Season and have a prosperous new year.

Keep in mind that every new customer or new business transaction makes us stronger and gives us more scope to invest in our community.

**Graeme Mitchell**  
Chairman

## Shareholder update

More than 60% of our shareholders now elect to have their dividend paid directly to their nominated bank account.

It is a faster, simpler and more efficient way to receive your dividend payments.

For more information or to register your interest in taking up this option, please phone the Creswick & District **Community Bank**® Branch on 5345 1233 or call in and see us at 1 Raglan Street, Creswick.

Note: if you do elect to have your dividend electronically transferred, you will still receive your dividend statement by mail.

**BIG**  
Creswick  
home loan  
**DEALS**

**Bendigo Bank**  
banking

Creswick & District **Community Bank**® Branch is doing deals on home loans. Right now you can save 0.7%pa off the standard variable home loan rate when you borrow more than \$250,000, or 0.5%pa if you borrow less.

And with a home loan package you can get even better value, reduced fees and added flexibility.

Drop into your nearest branch at 1 Raglan Street, Creswick or phone 5345 1233 to find out more.

All loans are subject to Bendigo Bank's normal lending criteria. Fees, charges, terms and conditions apply. Bendigo and Adelaide Bank Limited ABN 11 068 049 178 AFSL/Australian Credit Licence 237879. S41790H (198588\_v1) (28/10/2013)

Creswick & District **Community Bank**® Branch

Bendigo and Adelaide Bank Limited, The Bendigo Centre, Bendigo VIC 3550. ABN 11 068 049 178. AFSL 237879. (BMPNL0693) (11/13)

## Creswick & District **Community Bank**® Branch

1 Raglan Street, Creswick VIC 3363 Phone: 5345 1233

Opening hours: Monday to Friday 9.00am – 5.00pm and Saturday mornings 9.00am – 12 noon

Website: [www.bendigobank.com.au/creswick](http://www.bendigobank.com.au/creswick)

