



Creswick & District Financial Services Limited



## CFA radio giveaway

Creswick & District **Community Bank**® Branch sponsored an important community safety initiative in the town as part of a community led disaster planning exercise.

Eighty battery operated radios, to the value of \$1,280, were presented to successful applicants who participated in the program.

A Creswick community steering committee was established last year under the auspices of the Country Fire Authority and this volunteer committee in conjunction with the Creswick Fire Brigade and the **Community Bank**® branch, distributed fire safety brochures during their annual Creswick calendar program.

Branch staff presented the radios along with a copy of the Creswick Township Protection Plan in order to reinforce the 'plan and prepare' message to all recipients.

It was a successful initiative with a good response from all those who participated.

## Welcome back to a familiar face

On 2 January 2014, we welcomed back Kristin to our team after 12 months on maternity leave following the birth of her second son, Madden. Kirstin has settled right back in to her previous role as one of our part time Customer Service Officers and we're very glad to have her back.

Welcome back Kristin!



Branch Manager Rhonda Lowe (left) and **Community Bank**® Company Director and Ex Creswick CFA Captain Quentin Turner A.F.S.M (right) present a radio and township protection plan to local resident Beverley Thwaites (middle).

## Community grants and sponsorship

Did you know that if your community group or association banks with our **Community Bank**® branch, you can apply to us for sponsorship for your event or a grant to assist you in completing your important community project?

That's what makes us different to other banks. We reinvest our profits back into our local community.

So why not let us thank you for your support, and join us in helping to create a stronger, more vibrant community?

Just call into the branch and have a talk to our Branch Manager Rhonda Lowe about your event or project and pick up an application form.

## Chairman's report

We have had a very good month in February and our balances have grown to \$144 million – a very encouraging sign for the months ahead. We look forward to continued growth to the end of the financial year.

The Board and staff have been very active and achieved many reductions on expense items to the point that our expenses are lower than at the same time last year.

The Board are proactive and looking at new options at every opportunity to grow our business.

We are confident that our holdings will continue to grow and help our profit in the future.

Congratulations to our community grant partner Mt Prospect Tennis Association on the successful running of the Vic Country Tennis Association Regional Championships.

With more than 340 players and 1,000 visitors this was a great event for Creswick.

The championships were such a success, and the excellent presentations of courts and surroundings helped secure the championship for next year.

This is a big win for Creswick and district and a wonderful achievement for Mt Prospect Tennis Association.

It was a privilege to be involved and sponsor this wonderful event.

Our sponsorship and community grants program has a new application form, available from the branch for anyone seeking grants or sponsorship in the future.

Grants will now be distributed in May on our birthday and in October at our Annual General Meeting.

I'd like to thank our shareholders and customers for their continued support to grow our business. Also thanks to our staff for their continued warm, friendly and professional service.

Please promote our **Community Bank**® branch at every opportunity. Remember the bigger our branch grows the more we can achieve for our community.

**Graeme Mitchell**  
Chairman

## Manager's report

We started the New Year with very solid figures and I am pleased to say that at the time of writing this report we are sitting on \$144 million, which is a great result. To continue to grow these figures I encourage you all to spread the word of our community story and what we offer to those who are not banking with us and ask them to pop in and see us sometime.

So far this year we have given another \$1,830 to local community projects and this figure will continue to grow throughout the year. The new changes to our grant/ sponsorship applications make the process a lot easier; with the first lot of grants closing 4 March 2014 at 5pm. If you missed out on this one, pop in to the branch and submit your application for the next round, closing 6 May 2014.

In January 2014 we welcomed back Kristin from maternity leave after having her second child Madden. Kristin will continue as a part time customer service officer for two days a week.

**Rhonda Lowe**  
Branch Manager

## Board Director and Secretary Michael Daunt – Great Victorian Bike Ride



Michael Daunt, Director and Secretary of our Board, has completed his second Great Victorian Bike Ride.

Held in late November each year, the ride started in Mt Gambier SA and finished at the Geelong Showgrounds eight days and 630km later.

Michael, along with a few mates, and another 5,000 riders, rode a very scenic route along the west coast and country roads through Nelson, Portland, and Port Campbell, through the Otways – Gellibrand, Forest, Birragurra, and Lorne – around the Bellarine Peninsula to finish in Geelong.

Michael said it was like moving a town of 6,000 each day, and the organisation and logistics were amazing.

Michael was supplied with a Lycra top from Bendigo Bank and was proud to spread the word about the rewards of the **Community Bank**® model to all who would listen!

He said there were hundreds passing him on the ride each day, so he thought he offered good advertising value on his back.

In Spring, Michael will be back in training for the next ride, Albury to Lilydale, 600km through the high country! He really enjoys his involvement with our Creswick & District **Community Bank**® Branch and is proud of its achievements.



Bendigo and Adelaide Bank Limited, The Bendigo Centre, Bendigo VIC 3550. ABN 11 068 049 178. AFSL 237879.BMPNL0743) (03/14)

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

1 Raglan Street, Creswick VIC 3363 ABN 14 119 315 258 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)



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

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