



Made possible by the customers of
Creswick & District **Community Bank**® Branch



2012 Victorian State Conference Hosts

Creswick & District **Community Bank**® Branch has successfully hosted the Victorian **Community Bank**® State Conference held on 1–3 May.

Record numbers attended the conference which also gave the branch the opportunity to showcase our wonderful town and surrounds. A welcoming dinner was held at Forest Resort on Tuesday 1 May with more than 290 delegates and their partners in attendance. Local traders were also on hand to provide delegates a sample of our local produce. Other activities held in Creswick included a local tour in classic cars and a golf event at Forest Resort. In all more than 500 delegates and partners attended the conference.

It's our birthday,

thanks to



Celebrate our 5th birthday,
Saturday 26th of May 11.00am.

We're having a party to celebrate Creswick branch's 5th birthday.

Everyone is invited to come along. We'll open at 9:00am and the festivities will start at 11:00am. The Creswick Municipal brass band will be playing at the bandstand and there will be plenty of activities for all including a sausage sizzle & cake, rock climbing, jumping castle, as well as a guest appearance by Piggy & lots more...

Come along and celebrate with us at Creswick & District **Community Bank**® Branch, 1 Raglan Street, Creswick.

For more information visit us at 1 Raglan Street, Creswick or phone 5345 1233.

Bendigo and Adelaide Bank Limited, The Bendigo Centre, Bendigo VIC 3550 ABN 11 068 049 178
AFSL 237879 (153158_v2) (4/05/2012)

Creswick & District **Community Bank**® Branch

Milestones

Balances held	\$110 million	Accounts open	4,200
Community contributions	\$170,000	Community flood assistance grants	\$129,000
Branch building purchased	2011	Shareholder dividends paid	\$125,000

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, Narelle Barrett (Non-Director), Quentin Turner, Brendan Smith, Alan Gay, Michael Beaumont.

Chairman's report

In a very busy time for our **Community Bank**[®] branch we can report great news to our shareholders and customers.

Your Board has successfully renewed our franchise agreement with Bendigo Bank for a further 15 years, a great result for the Creswick and district communities.

Our 5th birthday celebrations are planned to take place on Saturday 26 May 2012 from 11.00am – 2.00pm at Market Square.

The celebrations which are to take place in front of our branch will be catering for all ages. Music by the Creswick Municipal Brass Band, sausage sizzle by Creswick Lions Club, balloons, lollies, jumping castle, rock climbing and bungee swing together with a birthday cake and tea and coffee.

We hope as many people as possible can attend and make it a successful community day.

We thank our community for the great support we have had over the last five years.

Creswick & District **Community Bank**[®] Branch was privileged to be chosen to host the **Community Bank**[®] State Conference on 1-3 May. With more than 400 delegates and 50 Bank staff attending, it was a great opportunity to promote Creswick and district.

All delegates took back a lot of inspirational ideas and enthusiasm to their communities from these conferences.

Our Board feel certain that this was a successful conference for both Bendigo Bank and their community partners.

It is a pleasure to report to shareholders that we are having another successful year.

At the time of writing we have passed our financial year budgeted targets for 2011/12. These good results don't just happen and many thanks must go to the hard working Board members and the exceptional input of our staff.

In my last newsletter I asked shareholders to bring ideas to their **Community Bank**[®] branch on major projects for our community. We had a small response but would appreciate many more from shareholders and the community.

In closing, I again ask you all to promote our **Community Bank**[®] branch to your friends and neighbours at all opportunities as our profits go back to the community.

Many thanks to shareholders and the community for their wonderful support.

Graeme Mitchell
Chairman

The Doug Lindsay Reserve

Our **Community Bank**[®] branch provided a major contribution of \$50,000 to the Doug Lindsay Reserve Project with our particular interest being the establishment of the community multi-purpose building. This facility will provide a home for many user groups, not only the sporting clubs, within the community as well as providing a function room capable of satisfying the needs of most business and personal events in Creswick.

As a result of our successful Ban the Bulb campaign (in which we employed volunteers from all the user groups) the sum of \$11,600 was raised and donated to the Doug Lindsay project. We also have an ongoing commitment to the Doug Lindsay Reserve with all of our profits from our Community Telco going to the management committee. Currently approximately \$130 per month is being raised through Community Telco and this can easily be increased significantly if the majority of our community came on board with their Telco services. Enquire at the branch for a



quote. You may be pleasantly surprised at how much you may be able to save while at the same time contributing to the ongoing maintenance of the Doug Lindsay Reserve.

John Curtin Aged Care Inc

Since opening, our **Community Bank**[®] branch has made significant contributions to the John Curtin Aged care facility. Initially we assisted with the running of the Carols by Candlelight evenings held at the John Curtin facility. More recently we have provided funds for Large HD televisions for the residents and in April the Board of the Creswick & District **Community Bank**[®] Branch approved a grant of \$14,000 to assist with the upgrading of the kitchen facilities at the hostel.

Clunes Booktown

In partnership with Bendigo Bank Clunes Agency, our **Community Bank**[®] branch has contributed significantly to the Clunes Booktown weekend over the past four years. Our commitment has not only been financial but both staff and Board members have volunteered their time to assist at various functions, including the volunteers BBQ which has been held at the end of the weekend to thank the volunteers for the contributions leading up to and over the Booktown Weekend.

The **Community Bank**[®] branch has also provided the Booktown committee with the funds to purchase their own marquee to be used at the event. The Booktown has agreed to make this marquee available for the use of other not-for-profit organisations within the district. Creswick & District **Community Bank**[®] Branch will be using the marquee at our 5th birthday celebrations. The Ballarat/Sebastopol cycling club will also use the marquee at the Fred Icke Cycling Classic to be held in Creswick on 2 June.

Celebrating Women in Business

In March we proudly hosted our Women in Business Luncheon with guest speaker Colleen Thompson from Support 4 Cancer. About 60 local business women made their way to the Forest Resort at Creswick to hear from our guest and enjoy a lovely lunch.

Colleen took us on a journey of highs and lows she faced when dealing with cancer and raising her three daughters and how she wanted to create a business to support other women with cancer. It was a refreshing look at a very grounded and down to earth woman who had a simple vision and made it happen.

The event was also a fantastic opportunity for the women of Creswick and district to get together and enjoy a lovely lunch and do some networking with each other, the day was enjoyed by all who attended.

Manager's report

As we celebrate our 5th birthday it is a great opportunity to reflect what has happened over those five years and what we can expect into the future.

My objectives since our opening day, from a management point of view, was that in five years time we would have a successful branch, returning a satisfactory profit which would enable a satisfactory return to shareholders and at the same time make significant contributions back to local community projects.

Only in my wildest dreams would I have thought that we could achieve:

- Balance growth to \$110 million
- Opened 4,200 accounts
- \$170,000 in community contributions
- \$125,000 total dividends to shareholders.

Also, thanks to the generosity of our community, we have been able to provide \$129,000 in the form of Flood Relief grants to both individuals and not for profit organisations in both Creswick and Clunes. A big thank you to the Flood Relief Committee for a job well done during difficult circumstances.

I have no doubt that the success of our **Community Bank**[®] branch emanated from the hard work of the original steering committee and then the original Board of Directors, who were able to sell the concept so well in the initial stages. I am pleased that our staff members have been able to continue on from this good work, tell our story and sell the **Community Bank**[®] model to both existing and new customers. We are blessed with wonderful staff and dedicated Board members who all work together with the same aim, to make our bank successful so that benefits in the form of community grants are paid back into the Creswick and district communities.

I take this opportunity to thank each individual staff member and Board member for their fantastic contributions.

Moving forward we would obviously want to see the branch continue to grow so that our profit levels also increase, enabling us to continue to provide a steady stream of significant contributions which will assist in the sustainability of the Creswick and district community.

Les Vercoe
Branch Manager

Magic Pudding Playground

Creswick & District **Community Bank**[®] Branch has supported the establishment of the Magic Pudding Playground, a project of Business and Tourism Creswick. The playground is based on the characters of the famous Norman Lindsay children's novel, The Magic Pudding.

The playground is a four stage project and the initial stage one was assisted with a community grant of \$2,000 from Creswick & District **Community Bank**[®] Branch. Stage Two of the playground project is now complete.

The playground is unique to Creswick and is a feature of the Lindsays Arts Trail which is another initiative of Business and Tourism Creswick.



CFA

A wonderful partnership has been established with the Creswick Group of Fire Brigades which comprises nine district brigades and the group itself. Our **Community Bank**[®] branch provided a community grant of \$15,000 to enable the group to purchase a forward support vehicle which is shared by all brigades in the group. The vehicle is used in CFA emergencies and enables the performance of critical strike team duties. The Bank has generous benefit packages available to all emergency services personal not only CFA members.

Clunes ATM

In 2008 the Board approved the installation of an ATM at the Clunes Agency which is operated from Ken and Marg Gibson's Newsagency. Ken and Marg identified the need for an ATM in Clunes and the Board looked at the project as providing a service to the residents of Clunes and district. The Board has been rewarded for showing such foresight with the ATM more than paying its own way. It has also encouraged many Clunes residents to come on board and open accounts at our Clunes Agency.



Business Banking

Are you looking for a bank that can help your business see results? Or a business banker that will devote time to your business and deliver products and know how that will make a difference? Or do you just want real service?

At Bendigo Bank, we understand that for business owners, business is personal.

That's why our Business Banking Managers take a personal interest in your business. They listen, understand your opportunities and challenges, and deliver banking solutions that are practical and save you time and money.

With business banking at the Bendigo you'll see results with:

- Real service – delivered with minimum fuss.
- Fast turnaround times – because urgent means urgent.
- Products and services that meet your needs – including loans, transaction accounts, overdrafts, business credit cards, equipment finance, insurance, merchant and payroll facilities, financial planning and more.

Come and meet our Business Banker, Neil Short, who can help you with all your business banking needs at 1 Raglan Street, Creswick or call 5345 1233.

Real trust – that extends beyond securing your business.



Agribusiness

At Bendigo Agribusiness, we understand and appreciate the finance requirements of the Agribusiness sector and will work with you to develop a tailored investment or finance solution.

Agribusiness Manager, Gavin Svanosio, is committed to ongoing innovation and to providing you with long-term financial solutions that can evolve with you into the future.

We have an extensive suite of products specifically designed for the Agribusiness sector. Our AgriManager account is a very flexible and low cost facility. Both Gavin Svanosio and Branch Manager Les Vercoe are available to meet you on farm to discuss your banking requirements.

Contact Gavin Svanosio on 5331 8315 or Les Vercoe on 5345 1233.

Financial Planning

Financial Planner, Darren Pryor, is qualified to provide advice on a wide range of financial services, including:

- Wealth Creation
- Tax effective investments
- Superannuation
- Business Planning
- Life and income insurance
- Retirement planning
- Estate planning

Working together with you, Darren will help you make informed decisions to help achieve your business and lifestyle objectives.

Come and meet Darren for help with all your financial planning needs at 1 Raglan Street, Creswick or call 5345 1233.



Watch the **Community Bank®** story at www.bendigobank.com.au/snapshots

U can find our branch at...

Creswick – 1 Raglan Street, Creswick VIC 3363 Phone: 5345 1233 Website: www.bendigobank.com.au/creswick

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

Bendigo and Adelaide Bank Limited, The Bendigo Centre, Bendigo VIC 3550. ABN 11 068 049 178. AFSL 237879. BMPNL0423 (15/05/12)

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 **Bendigo Bank**