



## Branch Manager's message.

Another successful six months has passed for us at the Creswick & District **Community Bank**<sup>®</sup> Branch. Whilst there have been many changes in banking recently, our success continues, based on the same practices and principles that have served us well over the past twelve years. That is:

- offering an extensive range of banking services,
- offering a very personalised service that focuses on individual customer services that are tailored for our communities, and
- supporting our district communities through the provision of extensive sponsorships and grants.

Staff members John, Natalie, Kristin and Fern, together with the support of the Board of the Creswick & District **Community Bank**<sup>®</sup> Branch and Chairperson Marcus Walsh, are committed to ensuring the continuing success of the branch for our community and shareholders into the future. We do this by remaining very active in community activities and partnering with those that put our communities first.

Craig and Cynthia, who conduct our Clunes Agency, continue to do an excellent job in supporting our Creswick & District **Community Bank**<sup>®</sup> Branch and the Clunes community. With recent events interrupting the Clunes Agency, everybody involved is working together to have the Clunes Agency back, better than ever, and as soon as possible.

Recently we farewelled staff member Louise Jennings and we thank her for the incredible contribution that she made to the Creswick & District **Community Bank**<sup>®</sup> Branch and our communities during her time with us. We all wish Louise and her young family the very best for their future.

Our recent farmers luncheon event, in February, at the Smeaton Recreation Centre presented meteorologist Jane Bunn as the keynote speaker was a great success. This event, together with efforts from the Rural Bank, further illustrate how active we are in our communities and how we are able to present banking alternatives for established and new rural based customers.

Recently we have installed a coin counting machine in the Creswick & District **Community Bank**<sup>®</sup> Branch (pictured right). This machine will enable both individual and community group customers to bring in bulk coins without having to sort them into separate denominations. The machine sorts and counts coins and provides a receipt to the customer which is given to counter staff to be credited to an account. This should make the banking of coin much more convenient for all, especially for our clubs with their everyday banking and fundraising.

Insurance products available from this branch, with partners CGU, will continue to be a focus as we move towards the colder



months of winter. An insurance check for home and contents, landlords, motor vehicles and travel can be arranged in a short period of time in the branch.

Thank you for your ongoing support and we hope to see you in the Creswick & District **Community Bank**<sup>®</sup> Branch soon.

**Ian Flynn**  
Branch Manager

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

**Directors:** Marcus Walsh (Chairman) Michael Daunt, Graeme Mitchell, Janine Booth, Bob Orr, Daryl Clifton, Bernie Charleson, Quentin Turner, Michael Beaumont, Tim Hayes, Jeff Unmack, Joanne Bott.

## A focussed forecast – with Jane Bunn.



On 21 February Jane Bunn presented a detailed look at local weather patterns to a large crowd at the Smeaton Bowling Club.

Jane spoke for an hour on how to read and interpret the weather maps shown on the news. She also explained what the wording in the weather forecast meant and how each of the words used has a special significance.

After taking questions from an interested audience Jane was presented with a gift basket that contained local products showcasing our region.

The Creswick & District **Community Bank**<sup>®</sup> Branch, in conjunction with Rural Bank, were very pleased to host such an informative session presented by such a knowledgeable and well known weather presenter.



David Swain from Rural Bank spoke to those present and outlined the products and services available to local farmers. If anyone is interested in exploring further the Rural Bank products available, please contact our branch on phone (03) 5345 1233.

Brandon May and Kayla James from the Newlyn Dean Young Farmers spoke of their Club's mental health program which assists young farmers. Their 'Nude Calendar' fundraising initiative will raise much needed funds to support their mental health program and raise awareness of mental health issues affecting young farmers. The Creswick & District **Community Bank**<sup>®</sup> Branch are proud to support the Newlyn Dean Young Farmers and their 'Nude Calendar' initiative.



After the formal presentations were finished, most stayed for lunch and enjoyed a chance to socialise and enjoy delicious scones courtesy of the Smeaton Bowling Club ladies.

## Secretary's report.

As a friendly reminder, we would like to prompt all shareholders to ensure that their contact and banking details are up-to-date and accurate. This assists us in administering our business, especially at the time of dividend payments.

Valuable time and money is often spent in chasing shareholders who either do not have up-to-date details or who have not nominated an account for dividend payment. At the present moment, we still pay approximately one fifth of our dividend payments by cheque, some of which go unclaimed. Considerable company savings will be realised if we can ensure that all payments are undertaken electronically and that contact details are up to date. This will also assist us in providing you with updates on company events and news and moves us to a more sustainable business model.

If you currently do not have a bank account with us, for the payment of dividends, please feel free to visit or contact the Creswick & District **Community Bank**<sup>®</sup> Branch to set one up. If you have an account already but have not nominated it for dividend payment or you wish to update personal details you can do this by either attending at the branch or sending an email to [admin@cdfs.com.au](mailto:admin@cdfs.com.au)

**Daryl Clifton**  
Company Secretary

## Creswick & District Community Bank<sup>®</sup> Branch

1 Raglan Street, Creswick Phone: 5345 1233

Opening hours: Monday to Friday 9.30am – 5.00pm

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

**Clunes agency:** 49 Fraser Street, Clunes Phone: (03) 5345 3223

Opening hours: Monday to Friday 9.30am – 4.00pm

## Chairman's report.

It gives me great pleasure to report to you, our shareholders, as we approach our 12th birthday.

Over the past 12 years we have contributed over \$975,000 to our local community in the form of sponsorships and grants. It is great to see so many local groups and businesses benefit from this contribution. We have also paid over \$610,000 to you, our shareholders, in the form of dividends. We currently have over 310 shareholders who benefit from these dividends. What a great asset to Creswick our branch is!

Community groups who have benefited from our support during the past year include:

- Creswick Bowling Club
- Creswick Neighbourhood Centre
- Fred Icke Road Race 2019
- Creswick & District Hospital Auxiliary
- Clunes Agricultural Society
- Creswick Soccer Club
- Creswick Cemetery Trust
- Christmas In Clunes
- Clunes Booktown 2019
- Creswick Brass Band
- Andersons Mill Heritage Weekend
- Kingston Agricultural Society
- Clunes Football Netball Club
- Doug Lindsay Recreation Reserve.

Your voluntary Board continues to work tirelessly to ensure the ongoing performance of Creswick & District Financial Services Limited. We are currently in the process of planning for the next financial year and will continue to strive to provide great returns for both our community and shareholders.

Our staff continue to provide exceptional service to our customers. They are always willing to assist from changing your pin number to arranging insurance for your newly purchased car. It's great to see the positive feedback we receive from our customers even the odd sponge cake is well received in appreciation of our staff going beyond our customer's expectations. Please ensure if you require any new banking products you drop into the branch for our staff to look after your banking needs.

I ask you once again to continue to promote the Creswick & District **Community Bank**<sup>®</sup> Branch at every opportunity so that we can grow stronger and in turn contribute more to our local community to help make it a better community for all.

**Marcus Walsh**  
Chairman

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