



Chairman's report.

During this year, Bendigo Bank's **Community Bank**[®] network has passed two important mile stones: reaching more than 300 branches, and donating more than \$100 million dollars to their communities, a great effort. Congratulations to everyone involved in reaching these significant milestones.

At Creswick & District **Community Bank**[®] Branch, we have increased our business for the seventh successive year. This has been made possible by our wonderful loyal customers who continue to grow in number from year to year. We have made a significant amount of community contributions this year, giving back \$65,000 to local not-for-profit organisations that attended our community forum.

These include:

- Mt Prospect Tennis Association
- Creswick Light Horse
- Creswick Neighbourhood Centre
- Creswick Market
- Pavilion Arts Project
- Creswick Bowling Club
- Creswick North Primary School
- Creswick Primary School
- St Augustine's Primary School
- Clunes Tourist Development Association
- Clunes Book Town
- Clunes Agriculture Society
- Creswick Brass Band
- Creswick Golf Club
- Creswick District Hospital
- Creswick to London Bike Ride
- Creswick Historical Society
- Kingston Agricultural Society
- Friends of Smeaton

This brings our total community contribution to \$450,000!

Thanks once again to our customers for making these contributions possible, also to our Board and staff for their efforts in a difficult year.

In closing, it is great to see our Customer Relationship Officer, Louise, back from maternity leave and part of our team again.

We look forward to the future with confidence as Creswick and districts continue to grow.

Graeme Mitchell
Chairman

Manager's report.

We are more than half way through the year as we deliver our second newsletter for 2014.

At the time of writing this, our balances are sitting at \$140 million, and with the end of the financial year, we are on track to make another profit this year. This result will be pleasing, not only to our shareholders, but also to the many clubs and organisations who benefit from our support. The more we grow, the more we can contribute back to the Creswick and district community.

On 24 May 2014 we celebrated our seventh birthday. Unfortunately for me, I was overseas at the time and missed all the excitement that comes with birthday celebrations. However, I would like to thank the Seven Hill Singers, the Lions club, all my staff and the Board members for their assistance on the day. Of course we can't forget our wonderful customers, it's because of their continued support that we are able to make the grants and sponsorships that we do.

Our Chairman Graeme Mitchell handed out cheques on the day to: Creswick Primary School, North Creswick Primary School, the Creswick Historical Society and also the Creswick Neighbourhood Centre, as part of the celebrations. A great day was had by all who attended.

On 28 April 2014 we welcomed back Louise Clark. Louise has been on maternity leave for the last 12 months after giving birth to her beautiful daughter Sylvia. This is the first child for Louise and Damien Clark. On 24 April 2014 we said goodbye to Talia Davi, Talia was with us for 12 months replacing Louise while she was on maternity leave. We thank Talia for all her assistance during that past 12 months.

Louise has decided to return to work on a part-time basis, working three days a week: Monday, Tuesday and Wednesday. Please feel free to pop in and say hello to Louise and the rest of the team: Taya, Natalie, Sophie, Kristin and Fern. Remember if you're not banking with us, you are missing an opportunity to support your community, so call in and visit us today.

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 (Secretary) Bob Orr (Treasurer), Marcus Walsh, Margaret Giles, Bernie Charleson, Janine Booth, Quentin Turner, Alan Gay, Michael Beaumont, Narelle Barrett.

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.

Annual General Meeting.

Our AGM will be held on Thursday 16 October 2014 and this year we have changed the time to 7.00 pm. We hope this new time is more suitable for the majority of shareholders, as many in the work force find a day-time meeting difficult to attend. On this occasion, following the AGM, the board will distribute some community grants.

We hope to see you there.

Birthday celebrations.

With the help of our customers, Board members, local Lions club and staff, we celebrated our seventh birthday on Saturday 24 May 2014.

It was a great morning, with many people coming along to join in the celebrations, resulting in a fantastic community feeling at the branch on the day.

A big thankyou to our customers for their continued support, we look forward to continuing to grow our business and the local community even further in the future.



Returning back from maternity leave.

On 28 April 2014, we welcomed back Louise to our team after 12 months on maternity leave following the birth of her daughter, Sylvia. Louise has settled right back into her previous role as a Customer Relationship Officer, three days a week, Monday, Tuesday and Wednesday. She can help you with any insurance, financial planning, term deposits, small lending, superannuation, community and business accounts, and many more enquiries.

Welcome back Louise.



Introducing our qualified Bendigo Wealth Consultant - Tim Sinclair.

Tim is a representative of Bendigo Financial Planning and draws on more than six years experience in financial services to provide quality personal advice. "I believe that my biggest strength as a financial planner is being able to explain what may be a foreign concept to a customer in a way that they'll understand," says Tim.

How can a Bendigo Financial Planner help you?

Being financially secure is about being able to afford the things you want and provide for your loved ones in a way that you wish to.

It's all about being smarter with your money – you can do this with the help from a Bendigo Financial Planner.

Tim is qualified to provide financial advice on a range of different areas including:

- Cashflow and debt management
- Investing
- Superannuation, including Self Managed Super Funds
- Life and income protection
- Retirement planning
- Aged care
- Centrelink
- Estate planning.

Drop into your local **Community Bank®** branch at 1 Raglan Street, Creswick or phone 5345 1233 to make an appointment with Tim.

Bendigo Bank offers financial planning and advice through representatives of its subsidiary, Bendigo Financial Planning Limited, ABN 81 087 585 073 AFSL 237898, Level 5, 120 Harbour Esplanade, Docklands, VIC, 3008.

Be part of something bigger.

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

 **Bendigo Bank**
Bigger than a bank.

Bendigo and Adelaide Bank Limited,
ABN 11 068 049 178 AFSL 237879. S48246-4
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Creswick & District Community Bank® Branch

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

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

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