



## Chairman's report.

We have had a very busy few months at the branch. Rhonda Lowe resigned to take up a new position with Bendigo Bank in Ballarat. We thank Rhonda for her contribution to our branch and the Creswick community and wish her success in the future. We welcome our new Manager John Darke to our **Community Bank**<sup>®</sup> branch knowing that he will continue to keep our branch as a leader in utilising the **Community Bank**<sup>®</sup> concept. Please call in and make yourself known to John and help him to get to know our customers and shareholders so he can become involved in our community.

We welcome Louise Jennings back to our branch after 12 months of maternity leave. It is lovely to see her smiling face and cheerful manner which adds to our friendly and professional staff.

Because of your continued support we have made the following community investments since our Annual General Meeting:

- Creswick Senior Citizens Club
- Clunes Booktown
- St John's Anglican Church
- Creswick & District Hospital Auxiliary
- Ballarat Agricultural & Pastoral Society
- Newlyn Football Netball Club
- Creswick 1st Scout Group
- Creswick Indoor Bias Bowls
- Kingston Agricultural Society
- Creswick Men's Shed
- Creswick Garden Club

- Doug Lindsay Recreation Reserve
- Creswick Neighbourhood Centre
- Kitchen Podders Group (Town Hall).

Our business continues to grow and we have passed \$155 million in holdings and have a good loan application book at the moment. Please continue to promote our **Community Bank**<sup>®</sup> branch at any opportunity. Every new account makes us stronger and allows us to do more for our community which makes Creswick & District a better place for everyone.

**Graeme Mitchell**  
Chairman

## Buying or selling shares.

### Have you noticed your **Community Bank**<sup>®</sup> company shares are in demand?

To follow the market click on 'Bendigo Bank' website, then click on 'Community', then 'Branches', then 'C' for Creswick and you're there!

As well as providing up to date branch news, by clicking 'Trading Shares' you can also list your interest in selling your shares, acquiring more or just finding out the value of the recent trades on the LMV (Low Market Value). If in any doubt contact our friendly staff for assistance.

**Michael Daunt**  
Company Secretary

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, Bernie Charleson, Janine Booth, Quintin Turner, Michael Beaumont, Timothy Hayes, Jeff Unmack.

## Manager's report.

Firstly let me start by saying I am very pleased to present this, my first report at a time when the overall figures for the branch have now exceeded \$155 million.

In early February, Rhonda Lowe left the Manager's position, which she had held for approximately two years. I have no doubt she will be missed by our customers, the Board, shareholders and staff and I wish her well in her new role within Bendigo Bank.

At the time of writing this report I have been in the role less than one month. Even at this early stage I am excited about the prospects of building the business further following the hard work of Rhonda during her tenure. During this short time it is also evident from my observations, as well as compliments freely given by customers, that this branch is staffed by courteous, dedicated, competent and passionate staff. They always seem to go that 'extra mile' in their endeavours to satisfy customers' needs.

The Creswick & District **Community Bank**<sup>®</sup> Branch continues to provide community-based organisations with assistance in the form of community investments previously known as sponsorship, grants and donations. During the six-month period to December 2015 some of these recipients included:

- Creswick Men's Shed –Newlyn Football/Netball Club – Clunes Tourist Development Association
- Creswick Garden Club Festival—Doug Lindsay Rec Reserve – 1st Creswick Scout Group
- Creswick Neighbourhood Centre

In January the branch welcomed back a long-term staff member, Louise Jennings from maternity leave. She has been a valuable asset to the branch previously and I look forward to working with her and all the staff going forward as well as assisting them with their professional growth.

In closing I would like to echo previous Managers in a call for all Creswick and District community members to consider utilising the many products the bank has on offer. The Bendigo and Adelaide Bank is continually improving both the range of products available as well as their competitiveness in the market. If you already bank with the Creswick & District **Community Bank**<sup>®</sup> Branch, please consider becoming an advocate and strive to introduce at least one person in the near future to one of our friendly staff who would be delighted to explore how we might assist with their banking needs.

**John Darke**  
**Branch Manager**



## New bus.

On Friday 5 February 2016 after 15 years, the Creswick Senior Citizens Club were able to purchase a new community bus to replace their old ill equipped bus after rallying together groups in the community to help their dream become a reality. We were very proud to be able to make this project our major donation of the year giving the Creswick Senior Citizens \$25,000 all of which was made possible by the customers and shareholders of the Creswick & District **Community Bank**<sup>®</sup> Branch. The new community bus is better equipped and bigger meaning more people can make use of the bus in the community. Members of the Creswick Senior Citizens Club enthusiastically received their new bus and are looking forward to many years of comfortable travel.

## Staff profile - John Darke.

John has been in the financial services industry for in excess of 40 years and commenced with the Creswick & District **Community Bank**<sup>®</sup> Branch team as the Branch Manager in late February. His immediate prior position was as Manager of Vicstate State Savings & Loans Limited for five years, a small lending and Investment company located in Ballarat where he was responsible for the overall running of the day to day business activities. The development of the Loan portfolio and increasing investors funds held were a primary focus.



Prior to Vicstate, John spent approximately 20 years in various senior roles specialising in Equipment Finance Broking, an area which he hopes to bring his expertise and knowledge to further assist the branch in its growth of this product. He commenced his working life in a number of positions for six years with a major bank.

John is married to Carolyn (for 31 years) and has four children, Callum, Amelia, Harrison and Aynsley, ranging in ages from 16 to 25. Originally from Melbourne, he made the move to the country in 1994 to the Ballan district and has lived in Ballarat for the past seven years.

Sporting pursuits have been a major part of his leisure activities for many years, particularly playing cricket since age 11 and only 'retiring' a few years ago. He is also an avid supporter of the local music scene in and around Ballarat.



## Rural Bank and Creswick & District Community Bank® Branch – backing local farmers.

As the only Australian-owned and operated dedicated agribusiness bank in the country, Rural Bank is backing farmers and the farming community in conjunction with the Creswick & District **Community Bank®** Branch.

A wholly-owned member of the Bendigo Bank family, Rural Bank is operated entirely from Australian shores providing a range of tools that work for the financial demands of all farmers.

Rural Bank's partnership with local **Community Bank®** branches ensures ease of access to specialist farm finance solutions and expertise in the community and on the farm, as well as contributing to the local community via the **Community Bank®** model.

Rural Bank Relationship Manager, Tania Currie said Rural Bank's close association with Creswick & District **Community Bank®** provides a local platform from which to help agribusinesses in the region succeed.

Creswick & District **Community Bank®** Branch shares our understanding of the unique needs and demands of farming customers and communities in the Creswick region," Tania Currie said.

"We are backing farmers to help them harness seasonal opportunities and contribute to overall growth in the area."

"When you choose Rural Bank, you can be confident that you are supporting the local community and country Australia while being backed by the security of a successful, well-managed financial institution," Tania Currie said.

A local to the Creswick region, Tania Currie has more than 28 years of banking experience, including extensive expertise with a diverse range of farming enterprises.

Creswick & District **Community Bank®** Branch Manager, John Darke said the branch enjoyed having the opportunity to support the local farming sector.



"As a member of the community of Creswick and surrounding districts, we understand the seasonal challenges and opportunities that local farmers are presented with," John said.

"Whether it is for capital improvements, seasonal input purchases or expanding land holdings, Rural Bank's financial tools provide the flexibility to make quick decisions based on individual needs at any particular time."

"And when you bank with Creswick & District **Community Bank®** Branch you'll be helping your community to prosper by keeping local money and local business in your community – that's good news for everybody," John said.

"To date, Creswick & District **Community Bank®** Branch has returned more than \$530,000 to the local community and with Rural Bank we hope to increase that amount substantially."

To find out more about Rural Bank's specialist farm finance tools, contact Tania Currie on 0428 449 576 or John Darke on 0447 365 090 to arrange an on farm visit. Alternatively visit Creswick & District **Community Bank®** Branch at 1 Raglan Street, Creswick.

### Home loan deals.

At Bendigo Bank, it's all about rewarding you with greater savings on your home loan, the more you choose to bank with us.

And for you, that could include saving \$600 on home loan fees\*.

So, consider a home loan from Australia's most reputable bank (AMR Corporate Reputation Index 2015).

Drop into your nearest branch at 1 Raglan Street, Creswick or phone 5345 1233 to find out more about securing a home loan you can count on.

 **Bendigo Bank**  
Bigger than a bank.

[bendigobank.com.au/homeloans](http://bendigobank.com.au/homeloans)



\*Terms, conditions, fees, charges and lending criteria apply. Full details available from [www.bendigobank.com.au/homeloans](http://www.bendigobank.com.au/homeloans). Bendigo and Adelaide Bank Limited ABN 11 068 049 178  
AFSL/Australian Credit Licence 237879, 553787-03 (297152\_v1) (21/03/2016)



## Farewell Rhonda.



On behalf of the Creswick & District **Community Bank**<sup>®</sup> Company Board of Directors and staff we would like to thank Rhonda Lowe for her past five years of service at

the Creswick & District **Community Bank**<sup>®</sup> Branch. Rhonda started with us as a lending Manager and quickly progressed to become the Branch Manager for the next two and a half years. Throughout her time with us Rhonda forged strong relationships with not only our customers but also members of our wider community. Rhonda has taken on a new venture as a relieving Branch Manager within the Bendigo Bank servicing the Ballarat and Wimmera Region. Rhonda will be travelling around the region as part of her new role and we may be lucky enough to have her back working with us at the Creswick & District **Community Bank**<sup>®</sup> Branch. We wish Rhonda all of the best with her new role and know she will be sorely missed by customers and staff alike.

## Closure on Saturdays.

Our last day of Saturday trading will be Saturday 30 April 2016. From Monday 2 May 2016 our trading hours will be Monday to Friday 9.00am to 5.00pm. We apologise for any inconvenience this may cause.

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

1 Raglan Street, Creswick VIC 3363 Phone: 5345 1233

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

**Opening hours:** Monday to Friday 9.00am – 5.00pm



## It's our ninth birthday thanks to you

Join us as we celebrate Creswick & District **Community Bank**<sup>®</sup> Branch's birthday on Wednesday 25 May.

To celebrate, we invite you to join us for an official cake cutting at 10.30am.

Drop into your nearest branch at 1 Raglan Street, Creswick or phone 5345 1233 for more information.

Bendigo and Adelaide Bank Limited ABN 11 068 049 178 AFSL 237879.  
BDC11 (297013\_v1) (18/03/2016)

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



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

