



## Chairman's report.

It gives me pleasure to report to shareholders as we approach the 11th anniversary of opening our Creswick & District **Community Bank**<sup>®</sup> Branch.

We welcome our new Branch Manager, Ian Flynn, to the team. We are excited about his appointment as he brings a wealth of banking knowledge to our branch. Ian was one of the Bendigo Bank representatives that assisted in establishing our **Community Bank**<sup>®</sup> branch. He also mentored our inaugural Branch Manager, Les Vercoe, so it is wonderful to see him back in town. We look forward to working with Ian. Please pop in to say hello to him.

John Collins has moved from our Customer Relationship Officer position into a newly created Assistant Branch Manager position. This will allow him to work on building our business while still offering the exceptional customer service that John is renowned for.

We look forward to these two new appointments generating new business opportunities for our surrounding district which can only benefit our community. Your Board are currently working on some new initiatives which should also benefit our community, so overall it is an exciting time to be involved with your local Creswick & District **Community Bank**<sup>®</sup> Branch.

As a shareholder you would have recently received a letter from RSD Advisors to notify you that they are now offering a "cloud based" system for you to check on your shareholdings. Please be assured that we are still here to help with any address changes, updates and queries. Please pop into the branch or contact us via email (admin@cdfsl.com.au) if you have any queries or require any assistance.

Your Board has a policy of supporting local business and our local community where possible, so we manage all correspondence with our shareholders here in Creswick. It is therefore important that we are kept up to date on any changes to your details.

We continue to support local community groups and events. The following is a list of those who have benefited from your support since our last newsletter:

- Creswick Neighbourhood Centre
- Creswick Scout Group – Joey's section
- Andersons Mill Festival
- Clunes Bowling Club
- VRS Fred Icke Cycling Race 2018
- Clunes Booktown Festival
- Andersons Mill Heritage Weekend
- Creswick & District Hospital Auxiliary
- Creswick Soccer Club
- Creswick Play Group
- Creswick Theatre Company
- Four Seasons Music Festival
- Creswick Primary School
- Creswick & District Aquatic Centre Inc

This support brings our total community contributions up to over \$802,400. A wonderful achievement for our community.

In closing, I encourage you all to continue to help create change within our community every day by simply banking with the Creswick & District **Community Bank**<sup>®</sup> Branch.

**Marcus Walsh**  
Chairman

## Introducing our Assistant Manager - John Collins.

Since arriving at the Creswick & District **Community Bank**<sup>®</sup> Branch, John has demonstrated his strong commitment to the local community by attending



numerous events – even being willing to appear in the infamous Bendigo Bank Piggy costume on more than one occasion! In addition, John has assisted local community members and small businesses to access a range of Bendigo Bank products including individual & business accounts, merchant facilities, superannuation, insurance, wealth etc. along with a selection of Sandhurst, Rural Bank and Community Sector Banking products.

John is a highly valued member of the branch and has recently been successful in securing the newly created Assistant Branch Manager position. In this role he will continue to provide expertise regarding financial services and will also expand his knowledge to incorporate a broad range of lending services. We congratulate John on his success and look forward to his continuing to provide expertise and leadership as part of the Creswick & District **Community Bank**<sup>®</sup> Branch family.

## Branch Manager's report.



After a long journey in banking, most recently at Bendigo Bank branches in Wendouree and Williamstown, I have finally arrived at Creswick & District **Community Bank**<sup>®</sup> Branch.

I am very excited to be given the opportunity to continue the growth, and add further value to the business for all stakeholders, in Creswick and districts.

The future potential in the areas of housing, support of the small business

sector and beyond, together with the management of our client's investments, create a picture of strong future growth opportunities, the importance of our **Community Bank**<sup>®</sup> branch within the community, and the support, to the many clubs and organisations that make up the fabric of our communities.

The recent and well deserved promotion, to Assistant Manager of staff member John Collins, will better position the branch to process the volume of lending enquiry, and fulfil the business development requirements of the branch.

Our very latest lending campaign offer "Own Your Happy Place" and part of our "Connect Loan Package" for new or external refinance owner occupied variable loans for Regional Victoria only, over \$150,000 has an attractive low variable rate of 3.79%. Zero establishment fees apply as well.\*

**Ian Flynn**  
**Branch Manager**

\* Bendigo Loans and Credit Cards are subject to terms and conditions, fees and charges apply. All loans are subject to Bendigo Bank's normal lending criteria. Bendigo and Adelaide Bank Limited ABN 11 068 049 178. AFSL/Australian Credit Licence 237879.

## Community supports community.

The Creswick & District **Community Bank**<sup>®</sup> Branch's contribution of \$135,000 towards the cost of recent improvements at John Curtin Aged Care is an outstanding example of the community supporting the community.

The contribution, comprised of grants of \$35,000 towards the cost of establishing "Curtin Café" within John Curtin's residential care facility as an amenity for residents, visitors and staff, and the community generally, and \$100,000 towards the cost of new rooms and redevelopment works undertaken to meet emerging needs, is the largest single donation made by Creswick & District **Community Bank**<sup>®</sup> Branch since its establishment in 2005.

John Curtin CEO, Jenni Sewell, in acknowledging and expressing thanks for the **Community Bank**<sup>®</sup> branch's support, said that both John Curtin Aged Care and Creswick & District **Community Bank**<sup>®</sup> Branch were established by the people of Creswick and district, and that community support for these community initiatives has given the district two major assets, each of which is now an important contributor to the wellbeing of our community.



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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 Beaumont, Joanne Bott, Bernie Charleson, Michael Daunt, Timothy Hayes, Graeme Mitchell, Bob Orr, Quentin Turner, Jeffrey Unmack, Daryl Clifton (Company Secretary), Narelle Barrett (Secretary/Non Director), Janine Booth (Treasurer).

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

1 Raglan Street, Creswick VIC 3363 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/creswickcommunitybankbranch](https://facebook.com/creswickcommunitybankbranch) [twitter.com/bendigobank](https://twitter.com/bendigobank)



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