



Chairman's report.

It is pleasing to report to shareholders and customers on our past six months with many exciting things happening. We passed the \$1 million income per year for the first time and our profit before tax and donations was \$338,000. At our recent Annual General Meeting (AGM) a dividend of 9.5 cents a share was declared for the 2015 year, this was a big effort for our small town and district. Many thanks were given to all concerned; Directors, shareholders, customers and staff at the AGM.

We had the pleasure of welcoming two new board Directors to our **Community Bank**[®] company in the likes of Rachelle Tippet and Jeff Unmack, both who bring extensive business experience to the Board. I would like to wish them a long and rewarding time with us serving the community.

At the AGM, cheques were given to the following groups within the community:

- Senior Citizens: \$25,000 for a new bus for the elderly citizens of Creswick
- Creswick Scout Venturers: \$2,500 to assist them to travel to Switzerland next year for the Scouts Australia Contingent in June
- Garden club: \$1,000 to assist with their annual flower show
- Kingston Show: \$600 to assist with the show
- Historical Society of Creswick: \$7,000 to go towards a new kitchen in the Creswick Town Hall
- Doug Lindsay Management Committee: \$5,000 towards the costs of running the facility.

We are currently looking for a major project for our district and are asking for ideas from the people of the community as to what they would like to see in our district in the future. Some ideas we have received are a hydro pool for both the community and the senior citizens to have access to,



Graham Mitchell and Margaret Giles.

restoration of Park Lake and Calemben Park as well as John Curtin Hostel and The Creswick Hospital. We would love to hear your ideas as to what you would like to see go forward in our community in the future, if you have any ideas please do not hesitate to drop into the Creswick & District **Community Bank**[®] Branch at 1 Raglan Street, Creswick or pass them on to Board members.

It is a sad time for the Creswick & District **Community Bank**[®] Branch as Margaret Giles, a Board member for nearly 10 years has chosen not to be re-elected onto our Board. Margaret has been a wonderful contributor in signing up shareholders to help get our branch up and running when we needed to raise \$670,000 for this to happen. Margaret has been an excellent Board member for nearly 10 years and has provided a great service to our organisation over those years. Many thanks from all associated with our organisation and we wish her all of the best for her future endeavours.

In closing I would ask you to please keep promoting the Creswick & District **Community Bank**[®] Branch so we can keep supporting our local community.

Graeme Mitchell
Chairman

Manager's report.

On the 25 May we celebrated two milestones, eight years in business and over \$500,000 given back to the Creswick & District community. These fantastic results would not have been made possible without the ongoing support of our customers and shareholders.

Our balances have remained stable since the end of the financial year. With interest rates at the lowest they've been in decades it is the perfect time to think about switching your home loan to us or perhaps looking at investment options for your future. You will find our branch will not only offer very competitive products but will also provide you with that personal experience in a professional environment.

Last month the branch hosted a special insurance day offering our customers and non-customers the opportunity to pop into the branch and obtain a quote for all of their insurance including motor vehicle, travel, house and contents and much more. Customers also had the chance to enjoy a sausage sizzle hosted by the lions club of Creswick. I would like to thank Max Ainley and his team for all of their help on the day, it was greatly appreciated.

Michael Clark was one of the winners of a coffee voucher for purchasing an insurance policy on the day. I would like to thank everyone who helped make our day such a great success, including all of my staff, Jenny Ayres from CGU as well as Meagan Edwards and Tim Sinclair from Bendigo Bank.

In closing, I would like you to consider banking with us at the Creswick & District **Community Bank**[®] Branch, why not become part of something **bigger** and help us grow our community. Feel free to come in and see us at the branch and let us help you fulfil your financial goals & needs. We look forward to seeing you in our branch soon.

Rhonda Lowe Branch Manager

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Michael Clark is pictured with Sophie Murphy presenting the coffee voucher.

Staff profile.

Tim Sinclair.



I have lived in Ballarat my entire life before constructing a new house in Miners Rest approximately five years ago.

I am married with two children aged five and eight. I enjoy playing golf, cycling and spending time with family and friends. I have worked with the Bendigo Bank as a Financial Planner for the past 18 months after previously working with Mulcahy and Co as a Financial Planner.

I studied at St Columba's Primary School as well as Ballarat High where I completed my VCE in 1997.

I have also completed an Advanced Diploma in Financial Services and I am current studying a Bachelor of Applied Finance.

Prior to working in the financial services industry I was involved in engineering and maintenance scheduling with McCain Foods before completing study and deciding on a career change.

I enjoy working with people from all backgrounds and varying circumstances and anytime we can achieve an improved outcome for clients, to me is a success.

Switch & Save.



On 13 July 2015 Bendigo Bank launched its newest Generation Green™ Switch to Save program in partnership with Energy Makeovers. Offering its Regional Victorian customers and non-customers the opportunity to upgrade their halogen downlights to a longer lasting and more energy efficient LED globe for free. It takes less energy to power seven LED globes than it does to power one standard halogen light, which means the people

of our community will see a drastic cut in their energy bills. This program also supported two of our local schools who received \$1 per globe exchanged to go towards their own sustainable projects.

We had a great response in Creswick with over 780 globes exchanged which meant the participating schools received over \$780 in funds between them which was a fantastic outcome. We would like to thank the Creswick & District community for getting involved in such a great initiative.

Your child's safety is important to us.

If your child is almost ready to hit the roads then we are here to help.



We are offering the teenagers of the Creswick & District community the opportunity to increase their basic driving knowledge. The Greenlight youth driver education program has teamed up with Motorovation Mobile, a unique driver training provider with a strong focus on driver psychology, attitude change and risk education. This one day course will provide your child with the confidence they need once they start to get behind the drivers wheel, as well as reducing risk on the roads and improve their understanding of road laws, vehicle technology and safety features. The course also provides a wonderful opportunity to use world class driving simulators, providing participants with practical driving experience in a safe off road environment.

The Creswick & District **Community Bank**® Branch is looking for potential participants between the ages of 15-18 years old who want to gain invaluable road safety knowledge. If you are interested please contact the bank on 5345 1233 or pop in at 1 Raglan Street Creswick.

It's not just a home loan. It's the start of something bigger.

At Creswick & District **Community Bank**® Branch we're offering great deals on home loans tailored to suit your needs, with interest rate discounts and reduced fees.

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



Creswick & District **Community Bank**® Branch

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Trip of a lifetime.



We are pleased to announce that the Creswick & District **Community Bank**[®] Branch have sponsored two Scout Venturers and one of their leaders to attend the International Scout Centre in Kandersteg Switzerland as part of the Scouts Australia Contingent in June 2016.

They will attend the contingent with the view to learn more about their role in protecting the world environment as well as meeting other scouts from across the world and learning about international relations. This will provide the scouts and their leader with a wider world view and understanding of their role in protecting our fragile environment as well as diplomacy with other countries and the motivation to complete their 'Queen's Scouts Award' to become leaders of the future.

The young venturers and their leaders are extremely grateful for the opportunity of a lifetime they have been given, which was made possible by the customers and shareholders of the Creswick & District **Community Bank**[®] Branch.

Shareholder news.

Did you know 65% of shareholders get their dividend payments paid directly into their bank accounts? If you would like us to pay your dividend into your bank account please drop into the Creswick & District **Community Bank**[®] Branch at 1 Raglan Street, Creswick and the girls will be more than happy to help you.

Did you also know we offer electronic correspondence for our shareholders? Would you like Annual Reports emailed to you? Please contact Narelle – admin@cdfsl.com.au to arrange this.



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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, Bernie Charleson, Janine Booth, Quentin
Turner, Michael Beaumont, Timothy Hayes, Jeff Unmack, Rachelle Tippett.

Creswick & District Community Bank[®] Branch

1 Raglan Street, Creswick VIC 3363 Phone: 5345 1233

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

Website: www.bendigobank.com.au/creswick www.facebook.com/bendigobank twitter.com/bendigobank

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