



Chairman's report.

Another year is almost complete. This year has resulted in another strong financial result for our shareholders and an increase in community contributions to our community. These contributions have provided much needed funds to a whole range of community groups. During the year the Creswick & District **Community Bank**[®] Branch has distributed over \$180,000 to our community. In addition to these contributions the company declared a dividend of 13 cents at our October AGM. This declaration continues the trend of increased dividends each year since its inception.

Our business is built on relationships not only with our customers but also our shareholders and our community stakeholders. It is critical that all our stakeholders have ownership in 'our **Community Bank**[®] branch' to ensure it continues to deliver benefits to the community, our shareholders and customers.

Our Management team, Ian Flynn and John Collins, with the assistance of our dedicated staff at both our Creswick & District **Community Bank**[®] Branch and Clunes agency are continuing to provide exceptional level of service that our community deserves. It is always humbling to receive feedback from our customers how our staff build invaluable relationships with our customers, this reinforces our values in providing an invaluable community asset.

I acknowledge and thank the Board for their support, the encouragement I have received has given me the confidence to lead the business and continue to provide our shareholders and community ongoing success and support. Our Board of Directors all devote many hours, voluntarily, to ensure a professionally and competently run company and I am grateful.

This year marked the 20th anniversary of the **Community Bank**[®] network. The first **Community Bank**[®] branch was established in the Wimmera towns of Minyip and Rupanyup. The **Community Bank**[®] network has grown to over 320 community owned branches Australia wide, which have put back over \$205 million directly into their communities.

In closing, your continued support ensures a successful Creswick & District **Community Bank**[®] Branch, which in turn enables our community to take control of our future rather than sit back and take whatever government or funding agency decide to fund. The future of our **Community Bank**[®] branch is bright and exciting, let's all band together and make our community even better to live and work!

Marcus Walsh
Chairman

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).

Branch Manager's report.

With Christmas approaching it is time to reflect on the year so far and where we are positioned to further develop the growth of the business of the Creswick & District **Community Bank**[®] Branch.

Activity in the branch continues to be busy with customer conversations around investments and loan enquiries.

The branch continues to be successful and is very good at providing support to our many community organisations and sporting groups. It is due the support of shareholders and community alike, who conduct their banking business with us, that we can return sponsorships and grants to our community.

I have very much enjoyed speaking with many of you over the past months, some I have not spoken with for many years.

Staff members, John, Natalie, Kristin, Fern and Louise, together with the support of the Board and Chairperson Marcus Walsh, are all great people who are committed to ensure the success of the branch, for our community and shareholders.

See the change your banking can make in our community.

Craig and Cynthia who operate our agency in Clunes continue to do a wonderful job in supporting our brand and the community in Clunes. The agency provides all general banking solutions for customers.

We look forward to seeing you in the branch prior to Christmas, and to all our shareholders, customers, and the community, thank you for your support, and we wish you all the very best for Christmas and a successful and Happy New Year in 2019.

Ian Flynn
Branch Manager

2018 Annual General Meeting.

At the most recent AGM of the Creswick & District Financial Services Limited (CDFSL) a 13 cent per share dividend was approved and announced.

This is a 2.5 cent increase per share over the previous year and is a wonderful result for shareholders. This continues our history of continually delivering fully franked share dividends over several recent years and is an indicator of the successful management of the company.

At the AGM, Chair Marcus Walsh addressed those present and reported that the company's sound financial result was thanks to the hard work of the Board and branch staff. He thanked the community for their ongoing support. Branch Manager Ian Flynn also spoke at the AGM, outlining the progress of the company and its plans for the next 12 months.

Since 2007, the Creswick & District **Community Bank**[®] Branch has given \$949,748 to the community in grants and sponsorship for various projects, events and infrastructure in the Creswick and Clunes districts. This effort is continuing with a further \$50,161 returned to those communities since July this year.

The meeting was also highlighted by the second presentation of the Jarred Talent Award, an initiative to recognize outstanding sporting achievement by junior sports people. The award was won by Bella Davies who was recognized for her successful participation in a wide variety of sports including Football, Netball, Tennis, Swimming and Track and Field athletics.

Daryl Clifton
Company Secretary



Jared Tallent Junior Sportsperson of the Year.

Congratulations to the Jared Tallent Junior Sportsperson of the Year, Bella Davies! Bella was selected from a strong field of applicants and won a trophy and a \$500 Bendigo Bank account. Bella had a busy year achieving outstanding results in Football, Netball, Tennis, Swimming and Athletics.

Other finalists were Isabelle Rustman from Clunes who was nominated for Netball, Basketball, Track & Field and Swimming; Jordan Barry from Smeaton who was nominated for various Track & Field events; Finn Tobin from Learmonth who was nominated for Archery; Bella Pendergast from Newlyn who was nominated for Netball (Central Highlands FNL Best & Fairest U15s) and rowing, and Lachlan Mckenzie from Creswick who was nominated for Track and Field events and Cross Country running.

Each of the finalists received a \$100 bank account to assist them to achieve their sporting goals. Well done to all finalists!



Wishing you a Merry Christmas from all of the team.

Stick with someone you trust.

You don't live your life tied to your super. But your super is tied to you, month after month, year after year. It's important who you trust with your future.

Want to learn more about Bendigo SmartStart Super[®]?

Drop into your nearest branch at 1 Raglan Street, Creswick or phone 5345 1233 or apply online at bendigobank.com.au/super

 **Bendigo Bank**

Issued by Sandhurst Trustees



Bendigo SmartStart Super[®] (ABN 57 526 653 420) is issued by Sandhurst Trustees Limited (ABN 16 004 030 737 AFSL 237906) a subsidiary of Bendigo and Adelaide Bank Limited (ABN 11 068 049 178 AFSL 237879). Both of these companies receive remuneration on the issue of the product or service they provide. This document contains general advice only. You should consider your situation and read the product disclosure statement available at sandhursttrustees.com.au, before making investment decisions. A1227349-6 (422501_v2) (20/11/2018)

Creswick & District Community Bank[®] 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 facebook.com/creswickcommunitybankbranch twitter.com/bendigobank

 **Bendigo Bank**
Bigger than a bank.

www.bendigobank.com.au