



Annual Report 2015

Lockhart & District
Financial Services Limited

ABN 14 099 918 680

Lockhart & District **Community Bank®** Branch

Contents

Chairman's report	2
Manager's report	3
Directors' report	4
Auditor's independence declaration	6
Financial statements	7
Notes to the financial statements	11
Directors' declaration	19
Independent audit report	20

Chairman's report

For year ending 30 June 2015

Welcome to the 13th Annual Report and my third as Chairman of Lockhart & District Financial Services Limited.

As we progress along the financial journey I think it's important to reflect on milestones that occur along the way. This financial year saw a major one being achieved with \$1 million being returned to the community via grants, sponsorships and dividends returned to shareholders. Most clubs and organisations in the Lockhart, Boree Creek and Urana district have received grants from the branch which has enabled them to improve facilities and benefits for their members and the community as a whole.

The **Community Bank**[®] branch has been able to partner the Lockhart Shire Council, NSW government and the Federal government on some of these projects, such as the Lockhart Showground for the grandstand renovation and the Lockhart Museum who received grants of \$50,000 each from the branch which helped leverage additional government funding.

Once again we have seen our business grow by over 10% for the second year running. When we keep in mind the low interest rate and the tightening of funding this is especially pleasing.

Our staff, which are one of the key elements in the success of any business, deserve a lot of credit for their hard work in achieving this result. They recently gained recognition for being ranked in the top five nationally for the amount of farm management deposit customers achieved.

This year we welcomed Carlie Pearse to our branch as Customer Service Officer. This is just another example of our branch being able to offer employment opportunities to local residents.

One of the key themes that has emerged from recent National and State conferences is the need for succession planning and refreshing of the Board make up. As a Board we have been very mindful of this so it was a positive step to welcome Craig Fletcher and Nick Mathews onto the Board this year. Both have already made positive contributions and they will both be valuable assets moving forward.

Agribusiness continues to remain a focus moving forward for our Board and Manager. Rural Bank, 100% owned by Bendigo Bank, is our specialist in rural lending and they are able to offer all of the rural banking requirements needed today.

This year I am pleased to announce to shareholders a dividend of 5% to be paid in October.

Once again I would like to thank the Directors of the **Community Bank**[®] company for their efforts and giving freely of their time.

The Board and staff remain focused on growing our business and servicing the needs of our customers. We continue to offer a full 9.00am to 5.00pm service five days a week with 24-hour access to an ATM. We feel it's very important to offer these services and provide a full banking service to the district so remember, "Bank with us and everybody benefits".

Wishing you all the best for the remainder of the year.



Philip Bouffler
Chairman

Manager's report

For year ending 30 June 2015

It is my pleasure to report on another successful year for our Lockhart & District **Community Bank**[®] Branch for the financial year ending 30 June 2015.

We are in our 13th year of operations and we are still growing the business and building good partnerships across the community. I have been in this position for just over eight years now and this year has not been without its challenges in a very competitive financial market with ongoing decreases in both deposit and lending rates.

Given that, I thought that I would take a look back in time.

The year was 2010, only five years ago. At that point we had 2,150 accounts with a portfolio of \$59 million of banking business and four staff. Today we have 2,500 accounts with a portfolio of \$82.35 million of business and six staff. A continued success story I believe, on the backdrop of over \$1 million distributed back to our community.

After good seasonal conditions experienced in most parts of our local rural farming district it was very satisfying to know that our **Community Bank**[®] branch ranked in the top five nationally for Bendigo Bank branches' Rural Bank Farm Management Deposits (FMD's). An effective risk management tool that helped our agribusiness customers deal with uneven income.

These results are attributable to consistently maintaining the importance of staying connected with our clients and maintaining our high standard of customer service. My team of staff at the branch work very hard to help achieve this, so I would like to thank Sarah, Carol, Julie, Zoe and Carlie for their continued dedication to their jobs.

We continue to receive tremendous support from our partners, Bendigo and Adelaide Bank, especially our Regional Manager Tim Butt. Our business bankers Anthony McGettigan, John Norman and John Walton along with their support staff also continue to provide us wonderful assistance in managing and growing our business banking and agribusiness portfolio, and I thank them for their input.

Community Bank[®] branches provide more than just quality banking and insurance services, they deliver employment opportunities for local people, keep local capital in the community, and are a local investment option for shareholders. We are the only full time bank branch in Lockhart and proudly open Monday to Friday 9.00am until 5.00pm. We also continue to provide a very important source of revenue for local community projects which are determined by our Board of Directors.

Finally I would like to acknowledge the hard working Board of Directors. They support and promote our business at every opportunity and provide us with an excellent working environment.

Moving forward into the future we aim to continue the momentum of being Lockhart's bank of choice, and I would like to urge you all to recommend our branch to your family, friends and the community. If you are a shareholder who does not have a banking relationship with our branch I would encourage you to please call in, get a quote and discuss how you can benefit by banking with the Lockhart & District **Community Bank**[®] Branch.



Clare Hamson
Branch Manager

Directors' report

For the financial year ended 30 June 2015

The Directors present their report together with the accounts of Lockhart & District Financial Services Limited for the year ended 30 June 2015.

Directors

The names of Directors who held office during or since the end of the year are:

Philip James Bouffler	Heidi Eveline Gooden
Roderick Neil Fergusson McMicking	Christine Mackey
Kenneth John Hogan	Shane Cornell Trotter
Warren Noel Jones	Marea Katherine Urquhart
Craig Fletcher	Nicolas Mathews

Director's meetings

The company of Directors' meetings and number of meetings attended by each of the Directors of the company during the financial year are:

Director	Number attended	Number eligible to attend	Director	Number attended	Number eligible to attend
Mr P Bouffler	11	12	Mrs H Gooden	11	12
Mr R McMicking	11	12	Mrs C Mackey	10	12
Mr K Hogan	11	12	Mr S Trotter	9	12
Mr W Jones	8	12	Mrs M Urquhart	11	12
Mr C Fletcher	5	6	Mr N Mathews	5	6

Principal activities

The principle activities of the company during the course of the financial period were in providing **Community Bank**[®] services under management rights to operate a franchised branch of Bendigo and Adelaide Bank Limited.

Result

The net profit of the company for the financial year after provision for income tax was \$30,104 (2014 \$32,841).

Short and long term objectives

Our short term objective is to continue to offer **Community Bank**[®] services to the Lockhart and district community. Our long term objective is to achieve increased returns for shareholders and further support the community through various sponsorship arrangements.

Directors' report (continued)

Key performance indicators

Key performance indicators used by the company to monitor performance include:

- Monthly financial accounts, budgets and forecasts
- Monthly revenue analysis
- Monthly reports from Bendigo and Adelaide Bank Limited.

Matters subsequent to the end of the reporting period

There are no matters or circumstances that have arisen since the end of the reporting period that have significantly affected or may significantly affect the operations of the company, the results of those operations or the state of affairs of the company.

Directors interests and benefits


Since the end of the previous financial year no Director has received or become entitled to receive any benefit (other than a benefit included in the aggregate amount of remuneration received or due and receivable by Directors shown in the accounts) because of a contract made by the company with the Director or with a firm of which the Director is a member, or with a company in which the Director has a substantial interest.

Auditor's independence declaration

A copy of the Auditor's independence declaration as required under section 307C of the Corporations Act 2001 is set out on the following page.

Dated at Wagga Wagga this 7 September 2015

Signed in accordance with a resolution of the Directors:



P J Bouffler
Director

Auditor's independence declaration



■ DIRECTORS:

S.J. Taylor	CA
P.J. King	CA
A.P. Powell	CA
D.R. Uden	CA
J.K. Maxwell	CMA

Affiliate CAANZ

AUDITORS INDEPENDENCE DECLARATION

As lead auditor for the audit of Lockhart & District Financial Services Limited for the year ended 30 June 2015, I declare that to the best of my knowledge and belief, there have been:

- (a) No contraventions of the auditor independence requirements of the Corporations Act 2001 in relation to the audit; and
- (b) No contraventions of any applicable code of professional conduct in relation to the audit.

John L. Bush & Campbell
John L Bush & Campbell
Chartered Accountants

Peter King
Peter King
Partner

Wagga Wagga
7 September 2015

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Financial statements

Statement of Comprehensive Income for the year ended 30 June 2015

	Note	2015 \$	2014 \$
Revenues from ordinary activities	2	560,191	535,242
Employee expenses		(297,846)	(283,653)
Administration expenses		(120,664)	(128,087)
Depreciation and amortisation		(28,557)	(27,017)
Sponsorship		(70,118)	(49,784)
Net Profit from ordinary activities before income tax expense		43,006	46,701
Income tax expense relating to ordinary activities	3	12,902	13,860
Net profit from ordinary activities after related income tax expense		30,104	32,841
Total change in equity other than those resulting from transactions with owners as owners		30,104	32,841
Earnings per share	22	5.47 cents	5.97 cents

The Statement of Comprehensive Income is to be read in conjunction with the notes to and forming part of the accounts.

Financial statements (continued)

Statement of Financial Position as at 30 June 2015

	Note	2015 \$	2014 \$
Current assets			
Cash	5	290,372	285,239
Receivables	6	50,146	50,113
Other financial assets	7	3,015	2,025
Tax assets	8	8,489	14,475
Total current assets		352,022	351,852
Non-current assets			
Property, plant & equipment	9	169,809	167,662
Other financial assets	7	36,996	50,840
Total non-current assets		206,805	218,502
Total assets		558,827	570,354
Current liabilities			
Borrowings	10	8	16
Payables	11	34,186	36,397
Provisions	12	15,222	14,348
Tax liabilities	13	3,986	-
Total current liabilities		53,402	50,745
Non current liabilities			
Provisions	12	9,628	15,416
Total non current liabilities		9,628	15,416
Total liabilities		63,030	66,161
Net assets		495,797	504,193
Equity			
Contributed equity	14	550,009	550,009
Retained profits	15	(54,212)	(45,816)
Total equity		495,797	504,193

The Statement of Financial Position is to be read in conjunction with the notes to and forming part of the accounts.

Financial statements (continued)

Statement of Cash Flows for the year ended 30 June 2015

	Note	2015 \$	2014 \$
Cash flows from operating activities			
Cash receipts in the course of operations		610,112	576,149
Cash payments in the course of operations		(555,142)	(519,779)
Cash receipts from interest and dividends		5,514	7,820
Net cash used by operating activities	16(ii)	60,484	64,190
Cash flows from investing activities			
Purchase of plant and equipment		(16,860)	(7,406)
Net cash used in investing activities		(16,860)	(7,406)
Cash flows from financing activities			
Repayment of borrowings		8	
Payment of dividends		(38,500)	(44,001)
Net cash used in financing activities		(38,492)	(44,001)
Net increase / (decrease) in cash held		5,132	12,783
Cash at the beginning of the financial year		285,239	272,455
Cash at the end of the financial year	16(i)	290,372	285,239

The Statement of Cash Flows is to be read in conjunction with the notes to and forming part of the accounts.

Financial statements (continued)

Statement of Changes in Equity for the year ended 30 June 2015

	Economic entity		
	Issued capital \$	Retained earnings \$	Total equity \$
Balance as at July 1 2013	550,009	(34,656)	515,353
Profit for period	-	32,841	32,841
Dividend paid	-	(44,001)	(44,001)
Balance as at June 30 2014	550,009	(45,816)	504,193
Profit for period	-	30,104	30,104
Dividend paid	-	(38,500)	(38,500)
Balance as at June 30 2015	550,009	(54,212)	495,797

The accompanying Statement of Changes in Equity form part of these financial statements.

Notes to the financial statements

For year ended 30 June 2015

Note 1. Statement of significant accounting policies

The significant policies that have been adopted in the presentation of these financial statements are:

(a) Basis of preparation

The financial report is a general purpose financial report that has been prepared in accordance with the Accounting Standards, other pronouncements of the Australian Accounting Standards Board and the Corporations Act 2001. The financial report has been prepared on the basis of historical costs and does not take into account changing money values nor current valuations of the non-current assets. Cost is based on the fair values of the consideration given in exchange for assets. The accounting policies have been consistently applied, unless otherwise stated.

(b) Income tax

The company adopts the liability method of tax effect accounting whereby the income tax expense is based on profit from ordinary activities adjusted for any permanent differences.

Timing differences which arise due to the different accounting periods in which items of revenue and expense are included in the determination of accounting profit and taxable income are brought to account as either a provision for deferred income tax or as a deferred tax asset.

Deferred tax assets are not brought to account unless it is probable that the benefit will be realised.

(c) Property, plant and equipment

Freehold land and buildings are brought to account on the cost basis.

Plant and equipment are measured on the cost basis.

The depreciable amount of all fixed assets, excluding freehold land, is depreciated on a straight line basis over their useful lives to the economic entity.

The depreciation rates used for each class of depreciable assets are:

Class of asset	Depreciation rate
Buildings	2.5%
Plant and equipment	20-40%

(d) Intangibles

Franchise fees

The company has entered into a five year franchise agreement with Bendigo and Adelaide Bank Limited for an initial five year term.

(e) Employee benefits

Provision is made for the company's liability for employee benefits arising from services rendered by employees to balance date. Employee benefits expected to be settled within one year together with entitlements arising from wages and salaries have been measured at the amounts expected to be paid when the liability is settled, plus related on-costs.

Notes to the financial statements (continued)

Note 1. Statement of significant accounting policies (continued)

(e) Employee benefits (continued)

Contributions are made by the company entity to employee superannuation funds and are charged as expenses when incurred.

(f) Revenue

Revenue from the rendering of service is recognised upon the delivery of the service to the customers.

All revenue is stated net of the amount of goods and services tax (GST).

(g) Comparative figures

Where required by Accounting Standards comparative figures have been adjusted to conform with changes to presentation for the current financial year.

	2015 \$	2014 \$
Note 2. Revenue		
Operating activities		
Fees	49,456	45,648
Gross margin	300,563	291,850
Trailers	147,061	135,109
Upfront commission	7,597	4,815
Market development	50,000	50,000
	554,677	527,422
Non-operating activities		
Interest	5,514	7,320
Other Income	-	500
	560,191	535,242

Note 3. Income tax expense

The prima faise tax on profit ordinary activities

before income tax and after permanent differences	12,902	14,010
Adjustment for permanent differences	-	(150)
Income tax under provided/ over provided for in prior year	-	-
	12,902	13,860

Notes to the financial statements (continued)

	2015 \$	2014 \$
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Note 4. Profit from ordinary activities

Profit from ordinary activities before income tax has been determined after:

(a) Expenses

Amortisation of intangibles	13,843	13,843
Auditors remuneration - auditing accounts	8,250	8,200
Auditors remuneration - other services	6,000	6,000
Depreciation of non-current assets	14,713	13,174

Note 5. Cash assets

Cash at bank	290,372	285,255
	290,372	285,255

Note 6. Receivables

Trade debtors	50,146	50,113
	50,146	50,113

Note 7. Other financial assets

Current

Prepayments	3,015	2,025
	3,015	2,025

Non-current

Current franchise fee	69,221	69,221
Less: accumulated amortisation	(37,225)	(23,381)
	31,996	45,840
Southern Agventure shares - at cost	5,000	5,000
	36,996	50,840

Note 8. Tax assets

Deferred tax assets	8,489	9,963
Income tax refund	-	4,512
	8,489	14,475

Notes to the financial statements (continued)

	2015 \$	2014 \$
Note 9. Property, plant and equipment		
Land - at cost	27,258	27,258
Buildings - at cost	154,863	154,863
Less: accumulated depreciation	(49,514)	(45,603)
	105,349	109,260
Plant and equipment - at cost	145,951	129,092
Less: accumulated depreciation	(108,749)	(97,948)
	37,202	31,144
	169,809	167,662

(b) Movement in carrying amounts

	Freehold land	Building	Plant & equipment	Total
Balance at the beginning of year	27,258	109,260	31,144	167,662
Additions	-		16,859	16,859
Depreciation	-	(3,911)	(10,801)	(14,712)
Balance at the end of year	27,258	105,349	37,202	169,809

	2015 \$	2014 \$
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Note 10. Borrowings

Bendigo and Adelaide Bank Limited - Credit Card	8	16
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Note 11. Payables

Trade creditors	21,772	23,708
GST Payable	12,414	12,689
	34,186	36,397

Note 12. Provisions

Current

Employee entitlements	15,222	14,348
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Notes to the financial statements (continued)

	2015 \$	2014 \$
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Note 12. Provisions (continued)

Non-current

Employee entitlements	9,628	15,416
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Note 13. Tax liabilities

Provisions for income tax	3,986	-
	3,986	-

Note 14. Contributed equity

550,009 fully paid ordinary shares	550,009	550,009
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Note 15. Retained profits

Retained profits at the beginning of the financial year	(45,816)	(34,656)
Net profit / (loss) from ordinary activities	30,104	32,841
Dividend paid	(38,500)	(44,001)
Retained profits at the end of the financial year	(54,212)	(45,816)

Note 16. Cash flow information

(i). Reconciliation of cash

For the purpose of the statement of Cash Flows, cash includes cash on hand and at bank. Cash at the end of the financial year as shown in the Statements of Cash Flows is reconciled to the related items in the statement of financial position as follows:

Cash at bank	290,372	285,239
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(ii). Reconciliation of operating profit to net cash used in operating activities:

Profit / (loss) for year:	30,104	32,841
Non cash flows recored in ordinary activities		
Amortisation	13,843	13,844
Depreciation	14,713	13,173

Notes to the financial statements (continued)

	2015 \$	2014 \$
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Note 16. Cash flow information (continued)

Net cash provided / (used) in operating activities before changes in assets and liabilities during the year

(Increase) / decrease in other assets	(990)	1,314
(Increase) / decrease in receivables	(33)	(4,015)
(Increase) / decrease in tax assets	5,986	1,500
Increase / (decrease) in payables	(2,211)	4,762
Increase / (decrease) in tax liabilities	3,986	-
Increase / (decrease) in provisions	(4,914)	771
Net cash used in operating activities	60,484	64,190

Note 17. Segment reporting

The economic entity operates predominately in one business and geographical segment being the provision of finance services.

Note 18. Related party transactions

There were no related party transactions between the company and Directors during the year.

The names of the Directors who have held office during the financial year are:

Philip James Bouffler	Christine Mackay
Roderick Neil Fergusson McMicking	Heidi Eveline Gooden
Kenneth John Hogan	Shane Cornell Trotter
Warren Noel Jones	Marea Katherine Urquhart
Craig Fletcher	Nicolas Mathews

Note 19. Company details

The registered office of the company is:

Lockhart & District Financial Services Limited
98 Green Street.
Lockhart NSW 2656

Note 20. Financial instruments

Financial risk management

The company's activities expose it to a variety of financial risks including credit, interest rate and liquidity risks. The company does not engage in transactions expressed in foreign currencies and is therefore not subject to foreign currency risks. Further, due to the nature of the company's investments and other financial instruments it is not exposed to significant price risks.

Notes to the financial statements (continued)

Note 20. Financial instruments (continued)

Fair values

The carrying amounts and estimated fair values of financial assets and financial liabilities held at balance date are the same.

Market risk – sensitivity analysis

The company's financial assets which are subject to interest rate risk comprise cash on hand, at bank and on call, and term deposits which are generally short term and are held to maturity. Therefore the company does not consider that a change in risk variable (interest) would have a significant effect on profit or equity.

Credit risk

The maximum exposure to credit risk, excluding the value of any collateral or other security, at balance date to recognised financial assets is the carrying amount, net of any provision for doubtful debts, as disclosed in the statement of financial position and notes to the financial statements.

The company does not have any material credit risk exposure to any single debtor or group of debtors under financial instruments entered into by the entity.

Liquidity risk

Prudent liquidity risk management implies maintaining sufficient cash or credit facilities to meet the operating requirements of the company. This is managed through committed undrawn facilities and prudent cash flow management.

The exposure to interest rate risk, which is the risk that financial instruments will fluctuate as a result of changes in market interest rates and the effective weighted average interest rates on classes of consolidated financial assets and financial liabilities, is as follows:

	Weighted av interest rate		Floating interest rate		Non-interest bearing		Total	
	2015 %	2014 %	2015 \$	2014 \$	2015 \$	2014 \$	2015 \$	2014 \$
Financial assets								
Cash at bank	2.82	3.2	290,372	285,239			290,372	285,239
Receivable assets					50,146	50,113	50,146	50,113
Total financial assets			290,372	255,255	50,146	50,113	340,518	335,365
Financial liabilities								
Borrowings payable	9.0		8.0		34,186	36,397	34,194	36,397
Total financial liabilities			8.0		34,186	36,397	34,194	36,397

Notes to the financial statements (continued)

Note 21. Dividends

Dividends paid for the year were at 7c per share (2014 8c per share).

	2015	2014
	\$	\$
Note 22. Earnings per share		
Net Profit used in calculation of EPS	30,104	32,841
Number of ordinary shares used in calculation of EPS	550,009	550,009

Directors' declaration

The Directors of the company declare that:

1. The financial statements and notes, are in accordance with the Corporations Act 2001:
 - a) comply with Accounting Standards and the Corporations Regulations 2001; and
 - b) give a true and fair view of the financial position as at 30 June 2015 and of the performance for the year ended on that date of the company and economic entity;
2. In the Directors' opinion there are reasonable grounds to believe that the company will be able to pay its debts as and when they become due and payable.

This declaration is made in accordance with a resolution of the Board of Directors.



P J Bouffler
Director

Dated this 7 September 2015

Independent audit report



DIRECTORS:
S.J. Taylor CA
P.J. King CA
A.P. Powell CA
D.R. Uden CA
J.K. Maxwell CPA
Affiliate CAANZ

INDEPENDENT AUDITORS' REPORT TO THE MEMBERS OF

LOCKHART AND DISTRICT FINANCIAL SERVICES LIMITED

Report on the Financial Report

We have audited the accompanying financial report of Lockhart and District Financial Services Limited, which comprises the statement of financial position as at 30 June 2015 and the statement of comprehensive income, statement of changes in equity and statement of cash flows for the year ended on that date, a summary of significant accounting policies and other explanatory notes and the directors' declaration.

Directors' Responsibility for the Financial Report

The directors of the company are responsible for the preparation and fair presentation of the financial report in accordance with Australian Accounting Standards (including the Australian Accounting Interpretations) and the Corporations Act 2001. This responsibility includes establishing and maintaining internal control relevant to the preparation and fair presentation of the financial report that is free from material misstatement, whether due to fraud or error; selecting and applying appropriate accounting policies; and making accounting estimates that are reasonable in the circumstances.

Auditor's Responsibility

Our responsibility is to express an opinion on the financial report based on our audit. We conducted our audit in accordance with Australian Auditing Standards. These Auditing Standards require that we comply with relevant ethical requirements relating to audit engagements and plan and perform the audit to obtain reasonable assurance whether the financial report is free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial report. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial report, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the financial report in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by the directors, as well as evaluating the overall presentation of the financial report.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

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Independent audit report (continued)

Independence

In conducting our audit, we have complied with the independence requirements of the Corporations Act 2001. We confirm that the independence declaration required by the Corporations Act 2001, provided to the directors of Lockhart and District financial Services Limited would be in the same terms if provided to the directors as at the date of this auditor's report.

Auditor's Opinion

In our opinion,

- a. the financial report of Lockhart and District Financial Services Limited is in accordance with the Corporations Act 2001, including:
 - i. giving a true and fair view of the company's financial position as at 30 June 2015 and of their performance for the year ended on that date; and
 - ii. complying with Australian Accounting Standards (including the Australian Accounting Interpretations) and the Corporations Regulations 2001.

John L Bush & Campbell
JOHN L BUSH & CAMPBELL
Chartered Accountants


Peter King
Partner

Wagga Wagga
7 September 2015

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