



Made possible by the customers of
Elmore/Lockington/Rochester **Community Bank®** branches

Summer 2012/2013

Photo above courtesy Sam Shotton Photography.

Company Secretary report

2012 was an exciting year for Lockmore Financial Services Ltd which operates your three **Community Bank®** branches in Elmore, Lockington & Rochester with continued growth in the business as well as significant funds distributed to the community.

Louise Ross took over from our inaugural Chairman David Johnson in late 2011. Although a tough act to follow, in her first year of office, Louise has proudly led the company into the new phase of operating three branches across the district, with 17 staff and the business growing at a rapid rate.

Our Marketing Department is also growing and we welcomed our new Administration Assistant Fiona Atley in December 2012. Fiona will be working with our Marketing Development Manager Kristy Nihill as well as assisting the Board.

The start of 2013 sees your three local **Community Bank®** branches continuing to operate at full strength and the business growing at an amazing rate with over \$130 million in total business.

This year we will be celebrating your company's 10th Birthday, highlighting our achievements throughout the years.

As well as providing a full range of banking and financial services, we will continue to support our communities through sponsorships and grants.

We are ever grateful to all of our customers. It is thanks to their continued support that we are able to keep returning money to our communities, supporting organisations, local projects and events.

We encourage you all to share our community banking message with your family, friends and associates ...

“Bank with us and everyone benefits.”

Helen O’Sullivan
Company Secretary
December 2012.

Celebrating 10 years in the community

Watch this space – Lockmore Financial Services will celebrate its 10th birthday in 2013.

What a milestone year!

Congratulations to all involved with the **Community Bank®** concept in Elmore, Lockington, Rochester and beyond, on this brilliant achievement.



Branch snapshot as at November 2012

Total business: \$130.8 million

Total lending: \$55.8 million

Total accounts: 5,217

Lockmore Financial Services Limited ABN 41 106 113 599 62 Railway Place, Elmore VIC 3558

Directors: Louise Ross, Helen O’Sullivan, Corinne Holmberg, Graeme Wood, Chris Giffin, Kathryn Taylor, Mathew Dennis, Sandra Peacock, Chris Dalton and Rob West.

What's happening in your community?

Rochester Branch Opening

After breaking the record of raising more than \$400,000 of shares at the prospectus launch, more than any other **Community Bank**[®] branch based in regional Australia, Wednesday 19 October 2011 was the culmination of 20 months hard work and anticipation with the town of Rochester officially opening its **Community Bank**[®] branch.

More than 150 people joined the celebrations at the new branch premises observing a display of community performances and speeches and ribbon cutting.

The plaque that is displayed on the wall of the new branch was unveiled.

The opening event was a fantastic community day with refreshments and cake, a free barbecue run by the Rochester CFA, as well as being entertained with a performance from students of the Rochester, Nanneella and St Josephs primary schools singing the national anthem.

2012 Annual General Meeting

The ninth AGM of Lockmore Financial Services Ltd was held at Elmore on Thursday 25 October 2012. Shareholders adopted the reports including Directors', Auditor's, Chairman's and Branch Manager's reports for the financial year ending 30 June 2012.

Directors Helen O'Sullivan and Louise Ross were appointed for further three year term with Christopher Dalton and Robert West being elected to the Board.

Presentations were made to the two retiring Directors Martin Leddra and inaugural Director Max Williams. Both were thanked for their dedicated service to the company and the community.

The 2012 Annual Report can be viewed on the company website at www.bendigobank.com.au/elmore under Investor Relations.

Celebration Evening

We were thrilled to have more than 170 shareholders, customers and community members attend our celebration night on Friday 19 October. Attendees were treated to a comic performance by the talented Fiona O'Loughlin along with presentations from Tracie Kyne, Senior Branch Manager of Elmore/Lockington/Rochester **Community Bank**[®] branches as well as Chairman Louise Ross.

Another highlight of the evening was the presentation of \$31,650 grant to Rochester & Elmore District Health Service for its education hub. Two lucky people were given the opportunity to donate \$500 to a local club or organisation. Angela Bacon donated \$500 to the Lockington Bamawm Tennis Club and Ian Bacon donated his \$500 to the tennis club as well.

Marketing update

Community funding – Elmore/Lockington/Rochester Community Grants Program

Community groups and organisations in the Elmore, Lockington, Rochester and surrounding area recently benefitted from the second annual Elmore/Lockington/Rochester Community Grants Program. More than \$107,000 in grants were awarded.

Board Chairman Louise Ross and Senior Branch Manager Tracie Kyne presented the grants on Wednesday 14 July 2012 at the Lockington Recreation Reserve.

The following groups and projects received grants in 2012:

- Elmore Medical Practice – Replacement X-Ray Machine Project
- Lockington Bamawm Tennis Club Inc – Tennis Club Extension Project
- Elmore & District Machinery Field Days – Concrete Pathway for Agribusiness Pavilion Project
- Lockington & District Bush Nursing Centre – Easy Safe Access Project
- Lockington Golf Club – Kubota Tractor
- Elmore Swimming Pool – Installation of a photovoltaic panel power
- Parish of Lockington – Friends for Friends project
- St John Ambulance Victoria – Defib for life in Elmore, Lockington & Rochester
- Lockington Community Channel Committee – Fountain Revival Survival Project
- 1st Elmore Scout Group – Elmore Scout Hall Floor Rejuvenation
- Corop Community Action Group – Creative Cooking & Companionship at Corop Project
- Rochester Secondary College – SOAR Adventure Program – Empowering Youth
- Elmore Football Club Ladies Committee – Rec Reserve Kitchen upgrade.

A representative from each group spoke briefly about their projects indicating why they needed the money and how a grant would benefit the whole community.

The **Community Bank**[®] branch also presented two local organisations with sponsorship cheques. The Elmore Field Days Catering Committee received \$15,000 to assist them with the construction of a mobile coffee shop and the Nanneella Playgroup received \$2,000 for their new outdoor climbing equipment.

Louise and Tracie both commented that nights such as this are only made possible thanks to the support of the customers at each of our branches. We are dedicated to supporting the communities and people that support us. Therefore the more people that bank with us the more we can give back to our communities.

The Board and staff look forward to seeing all these projects develop over the coming months.

Great causes

Some of the requests we receive for assistance are for items that organisations can use as prizes or trophies for their events or raffles. During the past few months we have been pleased to have given **Community Bank**[®] branch promotional items such as Directors chairs, wine packs, coffee packs, glass tumblers, golf balls, golf umbrellas, hats, t-shirts, stubby holders, enviro bags, pens cooler bags and picnic rugs to the following organisations or events:

- Elmore Bowls Club
- Lockington Golf Club
- See Banjo Run
- Rochester Lions Club
- Lockington Golf Club
- Tennyson CFA
- Campaspe Golf Club
- Kamarooka Picnic (pictured right).



Working together to build stronger communities – strategic partners

Elmore Field Days

For the fourth year running Elmore/Lockington/Rochester **Community Bank**[®] branches were proud to be a strategic partner of the 2012 Elmore Field Days which was held on October 4, 5 and 6 at the Elmore Events Centre.

Elmore/Lockington/Rochester **Community Bank**[®] branches proudly presented Tenpack Pty Ltd the award for best exhibit, as part of our annual partnership with Elmore Field Days.

In 2012 we also become major sponsors for the Ag Art Wear[®] competition. Winners of the Designer section were Helen Williams and Leanne Donne of Torrumbarry with 'The Net'. Winner of the Under 21 section was Angela Laurie-Mann with 'Somewhere Over'. Winners of the Avant Garde section with 'Solar' were Bendigo Indigenous Centre students.

Ag Art Wear[®] Competition winning garments featured in cover photo page 1.

Bendigo Bank Goulburn Murray Cricket

With every product or service we offer, money goes back into the community to support local clubs, organisations and initiatives such as Goulburn Murray Cricket. Together with Tongala, Rushworth and Echuca branches we have contributed more than \$15,000 to become strategic partners with the newly formed Bendigo Bank Goulburn Murray Cricket. These much needed funds have allowed the organisation to offer our communities a stronger and more viable cricket association.

We look forward to establishing many more collaborative partnerships, such as this, with our fellow **Community Bank**[®] branches and company branches.



Community Living & Respite Services Inc

2012 saw us commence a wonderful partnership with Community Living & Respite Services Inc, becoming a major sponsor of its annual fundraising dinner. The dinner was held at Moama Bowling Club featured guest presenter comedian Anh Do. Elmore/Lockington/Rochester **Community Bank**[®] branches are very proud to sponsor events such as this to make a difference in our communities. Community Living & Respite Services Inc are to be congratulated on holding such a successful evening raising more than \$50,000 to put towards its Minor Street project.

We are delighted to continue our major sponsorship of the dinner and the seventh annual dinner will be held at the Moama Bowling Club on Tuesday 26 February 2013 and features Unusualist Raymond Crowe – his amazing show is an amalgam of comedy, magic and shadow artistry. The night starts at 6.30pm and costs \$110 per person for a three course meal and drinks at bar prices with raffles, auction and prizes. Proceeds will go towards the Minor Street Project.

For bookings and further information contact Community Living & Respite Services Inc. 26A Percy St Echuca, or phone 5480 2388.



Watch the Bendigo Bank story at
www.bendigobank.com.au/snapshots

Shareholder update

Dividend

Lockmore Financial Services Ltd paid its sixth dividend on Monday 3 December 2012.

Shareholders each received five cents per share, which equates to a total of more than \$79,000 paid in share dividends for 2012.

The dividend results from seven years of profitable trading by Elmore/Lockington/Rochester **Community Bank**[®] branches.

Cheques will not be paid in future, so all shareholders must provide direct banking details for the purpose of depositing any future dividends into accounts.

Please note that if anyone has not received their 2012 payment please contact AFS & Associates via their website at www.afsbendigo.com.au or alternatively phone them on 03 5443 0344 or email shareregistry@afsbendigo.com.au

Major grants



E-ssential funding for Lockington Consolidated School

An upgrade to Lockington Consolidated School Technology E-ssentials is one step closer thanks to a \$53,800 grant from the Elmore/Lockington/Rochester **Community Bank®** branches.

This grant is to establish and build the infrastructure and network needed for the school to maintain and sustain the hardware needed for their ICT.

The object of Lockington E-ssentials is to make Lockington Consolidated a premier learning community. This means it is a community that not only prepares our young people for their futures but is also a leading example of how other communities can build an environment that ensures that rural student's educational outcomes and futures are not determined/constrained by differences in wealth, income, possessions or geographical location. The school cannot achieve all this by itself. The whole community needs to support the school and the school in return needs to support the community.

The **Community Bank®** branch commended the school on its vision and innovation in wanting to be leaders in this technology for the community and this region.

East Loddon Community Bus

Elmore/Lockington/Rochester **Community Bank®** branches representatives recently handed over a cheque for \$15,000 to Sue Thomas president of the East Loddon community bus committee.

East Loddon community bus now bears the logos of major sponsors and acknowledges the financial contribution of local community groups.

The bus is available to individuals and community groups.



East Loddon P-12 College

We were pleased to recently announce at the East Loddon P-12 College fete, a grant for \$30,000 to support the schools ICT replacement program.

This money will be used to assist the school in the purchase of netbooks to allow the college to provide a 21st Century learning environment for the students. This will support students with the necessary tools and skills that will be required for their future learning.



Reminders to shareholders

Low Volume Marketing: from July 1 2012, information is available on our website, under Trading Shares if you wish to buy/sell any shares in Lockmore Financial Services.

Bendigo and Adelaide Bank Limited, The Bendigo Centre, Bendigo VIC 3550. ABN 11 068 049 178. AFSL 237879. (BMPNL0526) (01/13)

Elmore/Lockington/Rochester **Community Bank®** branches

Elmore Community Bank® Branch

62 Railway Place
Elmore VIC 3558
Phone: 5432 6706

Opening hours:

Monday to Thursday 9.30am – 4.00pm and
Friday 9.30am – 5.00pm

ATMs available at

62 Railway Place, Elmore
24 Gillies Street, Rochester

Lockington Community Bank® Branch

9-11 Lockington Road
Lockington VIC 3563
Phone: 5486 2304

Opening hours:

Monday to Wednesday 10.00am – 2.00pm
Thursday to Friday 9.00am – 12 noon,
12.45pm – 4.00pm

Rochester Community Bank® Branch

24 Gillies Street
Rochester VIC 3561
Phone: 5484 3290

Opening hours:

Monday to Thursday 9.00am – 4.00pm and
Friday 9.00am – 5.00pm

www.bendigobank.com.au/elmore