



What's happening at our **Community Bank®** branch?

On behalf of the Board of Directors, Branch Manager Kevin Livingston and staff we wish you all a Merry Christmas and a safe and prosperous New Year.

We have had an exceptional 2015 within the community, with community groups coming together to develop many projects and support clubs over the district and the Rushworth & District **Community Bank®** Branch are proud partners of many of these groups. We all have the same goal; to make our towns a place where our community can thrive and prosper. We have had a successful 2015 financial and our Annual Report shows consistent business growth and strong community investment.

The Board is pleased with this performance, given the challenges facing the global financial industry. Our branch staff, headed by Manager Kevin Livingston continue to provide service at the highest level. I keep hearing public comment regarding the friendly and professional service that is always provided in Rushworth and Stanhope. The Board has declared a 7.5 franked dividend to be paid to our shareholders, this is indicative of the solid business year up to 30 June 2015.

During the reporting year our **Community Bank®** company have been working with Bendigo and Adelaide Bank to complete a

comprehensive review of the **Community Bank®** model. The Board's view is that this will position the model for a strong, fair and sustainable future. Community support in terms of contributions has seen \$52,000 invested into our district communities, making our towns a better place to be, to raise our kids, run businesses. We have noted requests for another form of support and that is requests from business, government, community clubs and organisations for our views and opinions on the relevant issues affecting them and possible pathways for resolution. This is pleasing and points towards Rushworth & District Financial Services Limited regarded as a well-respected business.

Our Board representatives at the recent national convention noted the number of impressive young Directors amongst the 800 attendees. I couldn't help to think what a wonderful opportunity for young people in their 20s and 30s to be able to learn a range valuable skills that would stay with them for life and would certainly look very impressive on their CV. If you are at all interested in joining the Board, please call into our branch in Rushworth or Stanhope and leave your details.

The outlook for 2015/16.

The Board has adopted a budget that predicts a year of modest growth and understands the challenges ahead in the current low interest regime in an ever-changing industry. The Board believes that the company is well positioned for this challenge. I thank the Board of Directors and our dedicated Manager and staff for their ongoing commitment. I would like to also thank our shareholders and customers for their continued support, which enables us to help make our place a better place.

Community Bank® branch supports Breakfast Club at Rushworth P-12.



Rushworth & District **Community Bank®** Branch are proud supporters of the P-12 Breakfast club program run at the Rushworth P-12. This program offers students a chance to get a hearty breakfast, interact with other students and develop relationships with the staff. Some students travel a considerable distance

to school, often leaving home as early as 7.00am or completing farm work before travelling to school and by the time they get to school, a chance to refuel and connect with others is a great way to start the day.

Rushworth & District Community Bank® Branch supports youth leadership.

Rushworth & District **Community Bank**® Branch, along with Rushworth P-12 College were proud to sponsor two students to attend the Magic Moments Youth Leadership Summit in Sydney this year. Russell and Mitchell (pictured right) both developed strong leadership skills, which they have brought back to Rushworth P-12 college and have shares some of their experiences of the camp:

What motivated you to attend the Magic Moments camp?

It could have something different, something new to do for new experiences. It mentioned leadership, so that was something that we wanted to improve. Being a leader in a group allows you to show people the right things to do and how to solve problems when things go wrong. Leadership is important to us so that we can take on that kind of role when we're older so we know what to do, so we can take over when actions need to be taken instead of having everyone just stand around. We think it is important when you are in a group that there is someone there who is capable and can take charge.

What was it like flying to a different state by yourselves to a place you've never been with people you have never met? It was a good flight to Sydney by ourselves, it was a good experience. Everyone went a bit crazy because all the grads were dancing around and we didn't know what was happening. When we got to the camp we were just standing there and all the new people didn't want to talk to other people until after a few hours, but then it changed quickly. The first day at the airport, people were just talking with their friends or other people they knew who were on the camp last time. When we were on the bus it was quite awkward and everyone was just whispering to each other. On the last day, everyone was talking, we were singing on the bus and yelling and screaming all the way to the airport before we all left.

So getting to know other people on the camp was important and worthwhile, what sort of activities were you given to help you feel more comfortable with each other? They introduced themselves to us and helped introduce us to other people. They were all really nice people. Everyone was there to have fun so everyone gave you a chance to say hey and eventually people would get along and become friends. That's what Magic Moments was like, you knew that pretty much everybody on camp you could get along with. No one was judgemental. Even though there were hundreds of kids

through the activities we got to know everyone's name.

What was the best activity? The best activity was the board break.

Which was writing positive things about your life and negative things on the other side of a plank of pine and then you get into a peak state so that everybody is dancing. When they see that you are in a peak state they call you out to face the negative side of the board and you have to stare at the negative and get through that part of your life, and then they say, "1, 2, 3, commit!"

So you went on camp with the expectation of developing your leadership skills, did the camp deliver on that expectation?

It delivered more than that, more than any of our expectations. I would have been happy to just come out with leadership skills, but we came out with business management skills, fundraising skills, skills to help others, which is part of being a leader being able to help individuals and groups of people. As the camp went on a consistent skill was how to commit to a task so that anything you set out to achieve will be successful.



Tertiary scholarship.

Rushworth & District **Community Bank**® Branch are excited to announce the launch of our first Tertiary Scholarship for students entering university for the first time in 2016. This \$2,000 one year scholarship will support a rural student making the transition from year 12 to university and we welcome all students planning on attending university to apply. Rushworth & District **Community Bank**® Branch are proud to continue to support education within the district and look forward to announcing a scholarship winner in early 2016.

Rushworth & District Financial Services Limited 23 High Street, Rushworth VIC 3612 ABN 97 101 461 125 **Directors:** Jeffrey Perry (Chairman), Robert Armstrong, Frances Oliver, Rhonda Risstrom, Matthew Ryan, Janice Smith, Michelle Baker, Christine Borger.

Rushworth & District Community Bank® Branch

23 High Street, Rushworth VIC 3612 Phone: 5856 2122

Opening hours: Monday to Thursday 9.30am – 4.00pm and Friday 9.30am – 5.00pm

Stanhope Customer Service Centre – 25 Birdwood Avenue, Stanhope VIC 3623 Phone: 5857 2361

Opening hours: Monday, Thursday & Friday 11.00am - 3.00pm.

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



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