



Letter from the Chairman.



As the end of the financial year closes, the Board of Rushworth & District Financial Services Limited have been considering the 2013/14 year's business activities. We have seen wonderful business growth, an 8 cent fully franked dividend to shareholders and important

investment into our community by way of sponsorship and grants. The Board's administration of the company has placed the company in excellent financial position going forward into 2014/15 financial year.

The Board are proud to announce that Rushworth & District Financial Services Limited have invested over \$300,000 back into the district to date.

I would like to offer my thanks to our loyal staff, ably led by our Branch Manager Kevin Livingston and a committed Board dedicated to building and growing a business that provides banking services to the district, employment for local people, investments into our community and giving shareholders a consistent return on their investment into the **Community Bank**[®] concept.

The Board recently welcomed a new member in Frank Oliver from Toolleen. Frank brings a wealth of knowledge and experience to the table and his presence has noticeably strengthened the Board. We thank him for his volunteer time dedicated to being on the Board.

Jeff Perry
Chairman



Rushworth Bowls new lights.

Rushworth & District **Community Bank**[®] Branch are pleased and excited to announce that we have offered the Rushworth Bowls Club \$15,000 to be able to complete the installation of new lights for the Symons Green in Rushworth. The installation of new lights allows for social night bowls to be played by all members of the community, offers the club the opportunity to widen its member base and allows for midweek competition. The Rushworth & District **Community Bank**[®] Branch and Rushworth Bowls Club have been proud partners, with annual sponsorship of tournaments and a wonderful investment of \$7,000 in 2008 by the **Community Bank**[®] branch to fund the restoration of the greens and \$1,000 in 2010 to purchase new playing shirts for members.

Rushworth & District Financial Services Limited 23 High Street, Rushworth VIC 3612 ABN 97 101 461 125

Directors: Jeffrey Perry, Robert Armstrong, Francis Oliver, Rhonda Risstrom, Matthew Ryan, Michelle Baker, Christine Borger.

Invest in your community.

Over 12 years ago, this community was asked to invest in a **Community Bank**[®] branch and purchase shares to get the branch doors open. Twelve years on and the Rushworth & District **Community Bank**[®] Branch has consistently produced dividends for shareholders, increasing over the last three years to 8 cent fully franked dividend to shareholders in 2013. The company has also produced excellent profits in the last four years, and our banking business book has grown significantly as more members of our community choose to bring their banking business to Rushworth & District **Community Bank**[®] Branch.

Not only has the company provided consistent dividends in recent years, we have also invested over \$300,000 back into our communities supporting community groups and organisations in Rushworth, Stanhope, Colbinabbin, Murchison and Girgarre, and we will continue to do so for years to come. We could not have returned such fantastic sponsorship back into the community without the support and investment of shareholders.

Shareholders have ownership of our **Community Bank**[®] branch and ownership of all sponsorship the **Community Bank**[®] branch provides. These include:

- Rushworth Medical Centre
- Rushworth **Community Bank**[®] Sports & Recreation Complex
- Sponsorships to refurbish bowls greens in Stanhope and Rushworth
- Ongoing investment into our schools, kinders and sporting clubs.

Shareholders should be very proud of what their investment provides for our community.

Rushworth & District Financial Services Limited thanks the shareholders for their community investment and continued support of the **Community Bank**[®] concept.

If you are interested in further investing in your community and would like more information, please drop into our branches at Rushworth or Stanhope and talk to Kevin Livingston.



Major community sponsorships that shareholders can be proud of supporting:



Top: Easter Heritage Festival. Middle: Waranga Medical Centre. Above: Rushworth Recreation Reserve with the Board. Left: Furthering educational opportunities iPads at Colbinabbin Primary School.

Rushworth & District Community Bank[®] Branch

23 High Street, Rushworth VIC 3612 Phone: 5856 2122 Website: www.bendigobank.com.au/rushworth

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.



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