



From the Chair.



The Board of Directors of Rushworth & District Financial Services Limited have certainly had a very busy quarter.

Some of the important issues that were considered and actioned were centred around good governance and strategic planning. The presentation

and adoption of a full and comprehensive review of all of the company's policies and procedures is our ongoing adherence to strong governance of the company.

Preparations by our committed executive for the end of the financial year processes are completed as well as arrangements for the annual external company audit.

The Board has adopted the 2016/17 budget and acknowledges that there will be challenges in some elements of business growth given the uncertainty in financial markets, however we are positive that another year of strong growth can be achieved.

There has also been a lot of research and robust debate on the matter of business transformation and how best to ensure the company is on solid foundations and well positioned to meet the challenges that will present in the future. We expect positive outcomes for our communities through this transformation and have developed clear pathways forward for Rushworth & District Financial Services Limited.

Once again I thank you for your ongoing support of Rushworth & District Financial Services Limited. Your support has made it possible for in excess of \$500,000 being returned to your district communities. You have helped to make your town, district and community a better place and, only through shareholder investments could this reality have been achieved.

I look forward to seeing you at our Annual General Meeting to be held on 2 November 2016 at the Rushworth P-12 School Hall.

Jeffrey Perry
Chairman

We rate our home loans.

And so do our customers.*

At Rushworth & District **Community Bank**® Branch we understand that having a great rate means nothing without great service. Which is why Bendigo Bank home loan customers are rated among the most satisfied in Australia.*

 **Bendigo Bank**
Bigger than a bank.

Drop into your nearest branch at 23 High Street, Rushworth or phone 5856 2122 to find out more.

bendigobank.com.au/homeloans



*Bendigo Bank rated above the four major banks among home loan customers in Roy Morgan's Home Loan Customer Satisfaction Survey, December 2015. Credit provided by Bendigo and Adelaide Bank Limited ABN 11 068 049 178 AFSL/Australian Credit Licence 237879. Terms, conditions, fees and charges apply. All information is correct as at March 15 2016 and is subject to change. Full details available on application. Lending criteria apply. S53933-6 (316862_v5) (20/09/2016)



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 Ristrom, Matthew Ryan, Janice Smith, Michelle Baker, Christine Borger.

 **Bendigo Bank**
Bigger than a bank.

Rushworth & District **Community Bank**® Branch

From the Branch Manager.

It is hard to believe that I have been in the role of Branch Manager for nearly four years now. They say time flies when you're having fun, and I can certainly vouch for that.

Honestly, I am so very proud of my team, which includes my direct Managers within Bendigo and Adelaide Bank, our enthusiastic and dedicated Board members and my diligent and caring staff. Together, we all share the same goal, namely, to build on the success of the Rushworth & District **Community Bank**[®] Branch and Stanhope Customer Service Centre, and at the heart of everything, to look after our valued customers.

We have had many new customers come across to Rushworth & District **Community Bank**[®] Branch and Stanhope Customer Service Centre this year, and I am hopeful of further community support, enabling us to continue working together towards injecting further funds into community groups in the district.

Thank you to our shareholders for believing in our Rushworth & District **Community Bank**[®] Branch from the beginning. You have my promise that I will continue striving to build on the success of both Rushworth & District **Community Bank**[®] Branch and Stanhope Customer Service Centre. Remember too, that you are part of the journey, and please join me as an advocate for our Rushworth & District **Community Bank**[®] Branch and Stanhope Customer Service Centre, to work towards an exciting future together.

Aside from what we do in the community, we are truly a great **Community Bank**[®] branch and Service Centre.

Kevin G Livingston
Branch Manager



Backing our junior footy kids.

Rushworth & District **Community Bank**[®] Branch are again proud sponsors of the SGR Giants football jumpers. An investment of \$1398 meant that SGR Giants could purchase a new set of playing jumpers for the Under 10's team, ensuring all kids have access to playing team sports. With the SGR Giants now fielding three teams, this junior club is definitely making footy an option for kids in Stanhope, Girgarre and Rushworth.



Rushworth Historical Society book launch.

The Rushworth Historical Society recently launched a publication about the local history of our town. Rushworth & District **Community Bank**[®] Branch are proud sponsors of the publication and the \$2,500 committed to the group ensured the book was published and available for sale around town. Congratulations to Tracey Bons and the Rushworth Historical Society for the publication of this significant text.

Rushworth & District Community Bank[®] Branch

Rushworth 623 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 11.00am – 3.00pm and Thursday to Friday 11.00am – 3.00pm

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



www.bendigobank.com.au