

Notice of 2025 Annual General Meeting**Strathmore Community Services Limited****Wednesday, 19th November 2025 at 7pm**

Dear Shareholder,

We hereby give you notice that the Annual General Meeting (AGM) of Strathmore Community Services Limited will be held on Wednesday 19th November 2025 at 7pm.

The AGM will be held at the Strathmore Bowls Club on Loeman Street in Strathmore.

Proxy Form

Shareholders are encouraged to vote by proxy, as detailed in the proxy form attached.

Dividend Payment

The dividend payment will be paid end Friday 21st November 2025.

2025 Annual Report, 2025 AGM Agenda and 2024 AGM Minutes

To reduce our impact on the environment, we are no longer sending a hard copy of our Annual Report to all shareholders. As you have elected to receive an optional digital copy, you can download the report at: <https://www.bendigobank.com.au/branch/vic/community-bank-strathmore/>. This link has also been sent to you in an email.

The 2025 AGM Agenda and 2024 AGM Minutes can also be found on our branch web page. If you would like to change your preferences or receive a hard copy of any of these documents, please contact our corporate office on 9379 3042 and a printed copy can be arranged for you.

2025 Shareholder Christmas Dinner & 25th Birthday Event (2026)

We are pleased to advise that the Shareholder Christmas dinner is being held again this year and will occur at the Windy Hill Function Centre on Friday 28th November 2025.

Please refer to the attached flyer for further information.

In addition, we have included an "Expression of Interest" flyer this year for our upcoming 25th birthday event which will take place in July-August 2026. If you would like to be included on the Invitation List in early 2026, please RSVP your interest as noted on the flyer.

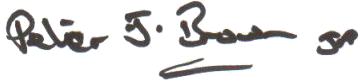
Updating Your Contact Details

Please note that the requirements to change contact details by hard copy have been recently strengthened and now require certified identification. Change of address can no longer occur via proxy form amendment alone. Please contact us at the corporate office on 9379 3042 or admin@strathmore3041.com.au if you require any changes to your contact details or visit our branch.

Attachments

- Proxy Form
- Christmas Dinner Invitation
- Expression of Interest for 25th Birthday Event

For, and on behalf of the Board,

A handwritten signature in dark ink, appearing to read "Peter J. Brown", with a horizontal line underneath the name.

Peter Brown, JP
Chairman
Strathmore Community Services Limited



2025 ANNUAL GENERAL MEETING - AGENDA

Annual General Meeting of Strathmore Community Services Limited

Date **Wednesday, 19th November 2025**
Time **7.00pm**
Venue **Strathmore Bowls Club - Loeman Street, Strathmore.**

AGENDA

- 1** Welcome by Chairman, Mr Peter Brown, JP
- 2** Introduction to the Board of Directors
- 3** Quorum
- 4** Notice of meeting
- 5** Minutes of last Annual General Meeting
- 6** Chair's address, Mr Peter Brown, JP
- 7** Business Development Manager's address, Mr Aaron Hawkins
- 8** Branch Manager's address, Mr David Porter
- 9** Presentation of Financial Report, Director's Report and Auditor's Report
- 10** Election of Director Glenn Clements, retiring from office in accordance with the Company's Constitution, retiring Directors are eligible for re-election.
- 11** Election of Director Rohan Jarvis, retiring from office in accordance with the Company's Constitution, retiring Directors are eligible for re-election.
- 12** Election of new Director Robert Lo Giudice.
- 13** Election of new Director Troy Cuthbertson.
- 14** General Business

Close of Meeting

Minutes of Annual General Meeting

held at 7pm on Wednesday 20th November 2024

at Strathmore Bowls Club, Loeman St.

Attendees: Peter Brown
Phil Lusher
Kerri Osborne
Rohan Jarvis
Garry Ransome
Glenn Clements
David Porter
Aaron Hawkins
Cathi Draper
Bruce Ashdowne
Cliff Jeffries
Michael Duggan
Brad Tregear
Patrick McKay

Apologies: Wendy Graham
Vivienne Jackson
Bill Shepherdson
Don Cox

Proxies: 30 proxy forms received
30 valid proxies (see right)
0 invalid proxies

Proxy summary by item:	ACC	DEC	ABS
Item 1 – Receipt of Financial Report, Director's Report and Auditor's Report	30	0	0
Item 2 – Re-election of Phil Lusher as Director	27	3	0

Meeting Start: 7:02pm

Opening

1. Peter Brown as Chair welcomed all attendees to the 2024 Annual General Meeting and introduced the current Board of Directors. Peter thanked everyone for attending.
2. The Chair confirmed that a quorum (2 shareholders) was present and declared the Meeting open for Business.

Notice of Meeting

3. The Notice convening the Annual General Meeting was taken as read.

Minutes of previous Annual General Meeting

4. The Chair reported that the minutes of the previous General Meeting of shareholders of Strathmore Community Services Limited held on Wednesday 22nd November 2023, were approved by the Board in accordance with the provisions of section 251A of the Corporations Act and that should any shareholder wish to inspect those minutes, a copy was available for that purpose. The Chair asked the attendees for any questions regarding the minutes – however nil were raised.
The minutes were ACCEPTED by the members and Board.

Addresses

5. Chair's Address, Mr. Peter Brown, JP

The Chair referred to his report in the 2024 Annual Report publication, highlighting the \$1.0M given back to the community during the financial year despite a challenging banking environment. He noted that all has gone well, with a stable Board, some staff changes, and thanks to the staff's efforts the company continues to make strong income. The Chair thanked the Board for their efforts and assistance in running the bank operation and to Cathi regarding running the corporate office.

No questions were raised for Mr. Peter Brown.

The Chair handed over to Aaron, however Aaron requested that David provide his address first.

6. Branch Manager's Address, Mr. David Porter

David presented his address to the shareholders, noting that the banking industry is continuing to evolve. The company's physical branch is still highly valued and has been recently renovated. He then touched on the current high level of scams and fraudulent activity and noted that staff are being proactive, having preventive conversations with customers and may ask additional questions before processing a transfer. He asked everyone to remain vigilant.

David then commented on the status of interest rates, noting they are currently steady with no certainty regarding a drop in the near future. Strong competition remains in the home loan space however the company continues to perform well, passing budgets set by head office. Deposit growth was a little below budget but still experienced strong growth. Footings on 30 June were almost \$439M.

David also gave a brief overview of staff changes before thanking the Board on behalf of the staff for their support and for helping make the branch one of the most successful in the country. David also thanked the shareholder community for their support.

The Chair thanked David for his address and opened the floor for questions.

No questions were raised for Mr. David Porter.

7. Business Development Manager Address, Mr Aaron Hawkins

Aaron followed on from David's comments regarding footings growth and touched on the strong performance already experienced in the new financial year as well as noting that the company had received some record high income levels in these first few months.

Aaron then discussed the community partnerships and opportunities, with the company looking to diversify and explore new community partners, perhaps moving away from the usual sporting clubs and schools.

He agreed that competition for mortgages is strong – but the company is targeting growth in the local area. Currently the branch only has a small market share in Strathmore despite having a physical branch and offering a community funding program for their direct benefit, so this will be explored further.

The Chair thanked Aaron for his address and opened the floor for questions.

No questions were raised for Mr. Aaron Hawkins.

Annual Report & Audit.

8. The company's Financial Report for the year ended 30 June 2024, the Directors' Report and the Auditor's Report were presented by the Chair and Company Secretary.

The Annual Report was then put to the floor for questions and a vote for acceptance.

The Company Secretary noted that 30 valid proxies had been received regarding this item. 9 additional votes were taken from the floor and nil declined the motion.

IT WAS RESOLVED that the Annual Report be accepted.

39 in favour 0 against

Election of Directors

9. Re-election of Phil Lusher as Director.

The Chair noted that the re-election of Phil Lusher was the next item,

The Company Secretary reported that 27 valid proxies had been received in favour of re-appointing Phil Lusher as a director and 3 proxies had voted to decline.

The Chair put the motion to the floor and an additional 9 positive votes were received.

IT WAS RESOLVED that Phil Lusher be elected as a Director of the company.

36 in favour 3 against

10. Resignation of Kerri Osborne

The Chair noted that Kerri Osborne had not made herself available for re-election and had resigned permanently from the Board, with effect from today.

The Chair thanked Kerri for her contributions over the past 15 years, noting her commitment to attending meetings and generosity with her time.

The Chair presented Kerri with a farewell gift.

General Business

The Chair opened the floor to questions or other items of business.

No questions were raised or comments made.

Close of Meeting

There being no further business, the Chair thanked everyone for coming and invited them to participate in some light refreshments.

The Meeting was closed at 7:15pm

Signed as a correct record.

 (Chair)

20-11-24 (Date)