

# 2008 annual report



# Contents

---

<b>Chairman's report</b>	<b>2</b>
<b>Manager's report</b>	<b>3</b>

# Chairman's report

---

For year ending 30 June 2008

It gives me great pleasure to report to shareholders on our Company performance for the year ending 30 June 2008.

This report will be a little unusual, in that no financial details will be available, because we only commenced operations at the end of June 2008. The first yearly trading details will therefore be available at this time next year.

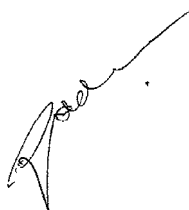
During the past six months we have achieved the necessary minimum capital to secure the franchise, lease our premises, fit out the premises, opening the doors on 26 June. This was a huge effort and great testimony to the dedication of our directors.

Whilst this was in progress, our Branch Manager Christine Trembath, and her wonderful team were assembled and fully trained. We are so lucky to have such a team working on our behalf.

Early indications are that our budgets for 2009 are sound and achievable with local businesses and citizens transferring their banking business as indicated in the pledge campaign. To achieve the desired results we need to continue this trend, and I look forward to reporting on our business growth this time next year.

To you our shareholders, we sincerely thank you for your support. Without you we simply would not be here.

To our Board of Directors, my sincere thanks for your dedicated service to our community. History will show that all your efforts were well worth while.



**Vic Rodwell**

**Chairman.**

# Manager's report

---

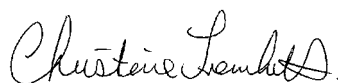
For year ending 30 June 2008

It is with great delight that I was installed as the Manager of the new branch of Hastings & District **Community Bank**<sup>®</sup> Branch which opened on a chilly winter's day on 26 June. As I said on the day, it has taken a tremendous effort by the community and our Board Members, with countless hours of voluntary work and personal time to get us here and open. It is now my job along with our staff to ensure we look after this community and their banking needs.

All of us are locals living on the Peninsula and we are thrilled to be a part of this lovely new branch that gives us the opportunities and challenges to create another successful **Community Bank**<sup>®</sup> branch in this 10th anniversary year of the **Community Bank**<sup>®</sup> network.

We offer all of the products and services available in banking today which in addition to general transaction and savings accounts includes lending for business, housing and personal purposes, credit and debit cards, internet and merchant facilities, insurances and financial planning services to name just a few. We have a policy of integrity and honesty in our dealings with our customers where some of the features of "old style" banking are available such as being able to ring the branch directly and meet and speak with myself as Branch Manager. Additionally, we offer extended banking hours of 9am to 5pm Monday to Friday and 9am to 12 noon each Saturday, as well as the opportunity to give funds back to the community through our grants program.

We look forward to welcoming you all!



**Christine Trembath**  
**Branch Manager**



Hastings & District **Community Bank**<sup>®</sup> Branch  
88 High Street, Hastings VIC 3915  
Phone: (03) 5979 2075

Franchisee: Hastings & District Community Enterprises Limited  
PO Box 58, Hastings VIC 3915  
ABN 47 129 333 044

[www.bendigobank.com.au](http://www.bendigobank.com.au)

Bendigo and Adelaide Bank Limited, The Bendigo Centre, Bendigo VIC 3550  
ABN 11 068 049 178. AFSL 237879. (BMPAR8085) (10/08)

