

**Community Bank Woori Yallock and District**

**Notice of 2025 ANNUAL GENERAL MEETING**

**WYDCOM FINANCIAL SERVICES LIMITED - A.B.N. 71 102 202 595**

Friday 6th February 2026 at 5:30pm

Dear Stakeholder,

The Annual General Meeting of Wydcom Financial Services Limited (WYDCOM) will be held at 5:30pm (AEST) on Friday, 6th February 2026.

The Board is pleased to welcome shareholders to attend the AGM via MS Teams. Details below

Link: <https://teams.microsoft.com/meet/47419201963001?p=7K2ZiAZXoAwsA1qLv7>

**Meeting ID: 474 192 019 630 01**

**Passcode: Ad6LZ6UK**

**Date:** 6th February 2026

**Time: 05:30 PM**

At this instance, we will be conducting AGM FY2025 online only. We will not have a physical AGM as:

- Victoria is currently declared under a state of emergency by the government
- Bushfires and occurrences of exceptionally volatile weather conditions
- To ensure safety of stakeholders
- Seek maximum participation in AGM under above conditions and widespread location of stakeholders

Additional supporting documents are available as Attachments/Appendix Section of this invite.

Please feel free to communicate with us for any matter including contact updates, share registry etc.:

**[wydcom@wydcomfin.com.au](mailto:wydcom@wydcomfin.com.au)**

on Behalf of the Board,

Pawan Sharma  
Company Secretary  
WYDCOM Financial Services Limited

APPENDIX List:

1. Appendix 1: Annual General Meeting FY2025 Agenda
2. Appendix 2: Annual Business Summary FY2025
3. Appendix 3: Previous Annual General Meeting FY2025 Minutes
4. Appendix 4.: Proxy Form
5. Attachment 5: Annual Report FY2025

**Appendix 1: Annual General Meeting FY2025 Agenda**

**Community Bank Woori Yallock and District**

**AGENDA**

**ANNUAL GENERAL MEETING FY2025 of WYDCOM Financial Services Limited**

**Date**

**Friday 6<sup>th</sup> February 2026**

**Time 5.30 pm**

- 
1. Welcome by Company Secretary
  2. Updates on the Board/Branch – Annual Business Summary
  3. Re-election of Directors: Pawan Sharma, Company Secretary-and-Director
  4. Update by Regional Manager Ms. Amey Duffy
  5. General Business/Q&A

**Close of Meeting**

Pawan Sharma

Company Secretary

## **Appendix 2: Annual Business Summary FY2025**

Annual Business Summary for year ending 30 June 2025

On the 19th September 2025, our Community Bank achieved **22 years of service** provided by WYDCOM Financial Services Limited. to the residents and businesses of Woori Yallock, Launching Place, Yellingbo, Don Valley, Hoddles Creek and surrounding areas.

The continued presence of Community Bank Woori Yallock and District and the service that it provides to our local community, businesses and residents, not to mention the benefits to our schools, sports clubs and community organisations generally has demonstrated the value of maintaining a viable local Bank.

This year we continue on the path shown to us by our inaugural Board members: Rick Shaw, Bill Cadle, Colin Penrose, Lisa Kennedy, Ray Gregson and Angela Spicer; who saw the need for the provision of a Community Bank based in Woori Yallock.

### **MOVEMENTS:**

#### **Directors:**

Peter Cownley, Chair and John Morton, Director, have decided to hang up their boots. We thank them both for their esteemed support, leadership and guidance in this journey which spans into decades. We will endeavor to pursue the path forward by building further on their achievements and learnings.

We are currently in the process of re-constituting the Board with intention to strike a balance between members from the local community and professionals with desired specializations. This mix of experienced Directors has been extremely beneficial with proven track record as it has introduced a wide range of skills into the community as well as the business.

At the time of drafting this document, we have got an overwhelming interest from like-minded leaders meeting our objectives. Details of Directors will be published after completion of formal Director onboarding processes.

#### **Bank Staff:**

**Branch Manager:** Ms. Ousha Bodhoo, will be joining us in Feb'2026 as Branch Manager. May we please welcome her into the organization. Ousha comes with strong understanding and experience in Banking in similar roles.

#### **Financials**

The industry has witnessed some of the most volatile market conditions both globally and nationally. On the brighter side, we have been able to keep our portfolio intact in spite of external challenges and a pattern of steadily reducing Margin Income.

Our high levels of customer service and retention of our valued customers has provided a consistent base for operational viability and probable growth.

### **Share Registry:**

The Directors made a consolidated effort towards Share Registry update and maintenance. This in-house additional effort has resulted in savings of approx. \$50-60k to the organization.

### **New portal:**

We are in the process of developing a new portal [www.wydcomfin.com.au](http://www.wydcomfin.com.au) to manage the increased digital engagement with our stakeholder for ease of business. This is a developing space with updates to follow.

For ease of business - our key official email id for all communication is:

[wydcom@wydcomfin.com.au](mailto:wydcom@wydcomfin.com.au)

### **Community Engagement and Contributions**

**In all it is estimated that over \$120,000 was reinvested back into our Community...!!!**

#### **Relying the below update from our ex-Chair Peter Cownley:**

“...Our continued solid performance and our continued engagement with the Community Enterprise Foundation (CEF) allowed us to continue our Scholarship programs commenced in 2024. This program is to support local students commencing Secondary School with a \$2,000 per student grant for Continuing last years initiative, we also provided for a 2-year scholarship for students commencing Tertiary studies. Also, this year it has been extended to TAFE studies.

Another initiative this year is to provide support to our local primary schools based upon student numbers at each Primary School. The estimated cost of this assistance totals \$30,000.

Other beneficiaries of our assistance was the continuance of the provision of AED devices (defibrillators) with the Helmeted Honeyeater Reserve being the latest beneficiary.

Other locations for defibrillators are planned for 2026.

We also sponsored the new Woori Yallock Junior Football Club Changerooms and provided drink bottles.

Again, this year we sponsored the Chestnut Festival which was a great success

Our sponsorship of the Yarra Valley Smaller Wineries providing marketing and advertising and Business development opportunities.

Local Community Group WHYLD along with other community minded organisations managed other community events and ensured that the Don Valley Hall continued to support the whole community. Our thanks for the support provided by the Community Enterprise Foundation (CEF) is greatly appreciated.

The Community Enterprise Foundation team thank you for your continued support this year, and tireless commitment to improving the prosperity of your local communities....”

**Outlook:**

A continuation in market conditions is expected in financial services sector, thereby driving the efforts towards:

- Community outreach with increased individual grants
- Market explorations
- Efficiencies and efficacies

We thank you for your continued support!

**Pawan Sharma**

**Company Secretary**

**on behalf of the Board**

**Minutes of PREVIOUS Annual General Meeting**

**WYDCOM FINANCIAL SERVICES LIMITED**

held at 7 pm on 18<sup>th</sup> December 2025

at Community Bank Woori Yallock and District

**Opening**

The Chair confirmed that a quorum was present and declared the Meeting open for Business.

**Notice of Meeting**

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

**Minutes of previous Annual General Meeting**

The Chair reported that the minutes of the previous General Meeting of shareholders of WYDCOM Financial Services Limited, held on 7<sup>th</sup> November 2023, were approved by the Board and signed by the Chair 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.

**Addresses**

The Chair and Branch Manager delivered their addresses.

References:

- Chair's Update: Appendix 1
- Branch Manager's Update: Appendix 2

**Annual Report**

The company's Financial Report for the year ended 30 June 2021, and the Directors' Report and the Auditor's Report were tabled and considered, with an opportunity for questions to be put to the management.

**Election of Directors**

It was RESOLVED that:

- Peter Cownley be re-elected as Chair and Director
- Pawan Sharma be re-elected as Company Secretary and Director
- The following non-executive Directors be re-elected:
  - John Morton, Shelley Murcutt

**Close of Meeting**

There being no further business, the Meeting then closed.

Signed as a correct record

*P.J. Cownley*  
(Chair)

Date: 18<sup>th</sup> December 2024

#### Appendix 4: Proxy Form

Community Bank Woori Yallock and District  
A.B.N. 71 102 202 595

All correspondence  
to: **Wydcom**  
**Financial Services**  
**Limited** Shop No.  
13., 1585 Warburton  
Hwy, Woori Yallock  
**VIC 3139**

E: wydcom@wydcomfin.com.au

<Name shareholder>

<Address>

<Address>

<Suburb, State Postcode>

**Registered Office: 13., 1585**  
**Warburton Hwy, Woori**  
**Yallock VIC 3139**



Please mark this box with an  
'X' if you have made any  
changes to your address details  
(see reverse)

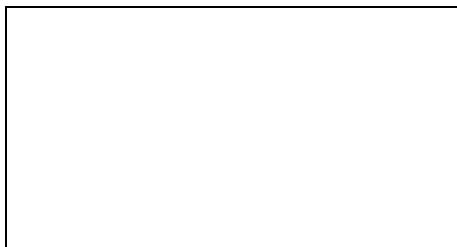
#### Appointment of proxy

I/We being a shareholder/s of Wydcom Financial Services Limited ('the company') and entitled to attend and vote at the FY2025 Annual General Meeting (AGM) to be held virtually as per the details in the Notice.



The Chair of the  
meeting (please  
mark this box  
with an 'X')

OR



(Please write the name or  
position/office of the person  
or the name of the body  
corporate that you are  
appointing as proxy)

or failing the individual or body corporate named, or if no individual or body corporate is named, the Chair of the meeting, as my/our proxy to act generally at the meeting on my/our behalf, including to vote in accordance with the following directions or, if the proxy is left open and to the extent permitted by law, to vote as the proxy chooses at the AGM and, if the meeting is adjourned, when the meeting has been reconvened for business.

**Officeholder (Company Secretary) to vote open proxies in favor:** I/We acknowledge that the Chair of the meeting (at this instance the Company Secretary) intends to vote all available open proxies in favor of all items of business.

Ordinary Business	Accept	Decline	Abstain*
Re-election of <b>Pawan Sharma</b> as a Company Secretary and Director			

## VOTING DIRECTIONS TO YOUR PROXY

(Please mark with 'X' to indicate your directions)

When completing this proxy form, please note that:

- you should indicate an 'X' in only one box for each for each item of business;
- if the Chair of the meeting is your proxy and you do not mark any of the boxes opposite Item 2, you are directing the Chair to vote in favor of the resolution on item 2 (Remuneration Report). Otherwise, if your proxy is left open for an item of business, your proxy is able to vote as they choose or to abstain from voting on that item, subject to any voting restrictions that may apply to your proxy (further details are provided on the next page). As noted above, the Chair intends to vote all available proxies in favour of each resolution;
- if you mark the "abstain" box for an item of business, you are directing your proxy not to vote on that item, and
- Abstentions will not be counted in calculating the required majority on a poll.

## SIGNING OF PROXY FORM

This section MUST be signed in accordance with the instructions overleaf to enable your directions to be implemented.

Individual or Shareholder 1	Shareholder 2	Shareholder 3
-----------------------------	---------------	---------------

Sole Director and

Director

Director / Company Secretary

Sole Company Secretary

## HOW TO COMPLETE YOUR PROXY FORM

### 1. Appointment of Proxy – General Information

A shareholder entitled to attend and vote at the meeting may appoint a proxy to attend and vote on their behalf. Shareholders should note that:

- all shareholders have the right to appoint a proxy
- a proxy does not have to be a shareholder of **Wydcom Financial Services Limited** and
- a proxy may be an individual or a body corporate

If you wish to appoint the Chair of the meeting as your proxy, please mark the box with an 'X' to show this appointment. If you wish to appoint another individual as your proxy, please write the name of that person or the person's position or office.

If you wish to appoint a body corporate as your proxy, please write the body corporate's name.

If the appointed proxy (other than the Chair of the meeting) is not in attendance at the meeting, the Chair of the meeting will act as your proxy.

If you have not nominated a proxy, the Chair of the meeting will act as your proxy.

## **2. Your name and address**

This is your name and address as it appears on the company's share register. If this information is incorrect, please mark the box and make the correction on the form. Please note, you cannot change ownership of your shares using this form.

## **3. Appointment of a proxy**

A shareholder entitled to attend and vote at the meeting may appoint one proxy. A proxy need not be a shareholder of the company. A proxy may be an individual or a body corporate.

## **4. Identity of proxy**

If you wish to appoint the Chairman of the Meeting as your proxy, mark the box. If the person you wish to appoint as your proxy is someone other than the Chairman of the Meeting please write the name of that person. If you leave this section blank, the Chairman of the Meeting will act as your proxy.

## **5. Voting instructions**

You are encouraged to direct your proxy how to vote by placing a mark in one of the boxes opposite each item of business. If you do not mark any of the boxes on a given item, your proxy may vote as he or she chooses. If you mark more than one box on an item your vote on that item will be invalid.

## **6. Signing of proxy form**

A proxy appointment is only valid if the proxy form has been signed by the shareholder(s) making the appointment(s). The following rules apply in relation to the signing of proxy forms for joint holdings, proxy forms signed under power of attorney, and proxy forms signed by corporate shareholders:

### *Individual*

If the holding is in one name, the individual shareholder must sign

### *Corporate shareholders*

Proxy forms for corporate shareholders should be signed in accordance with your company's constitution or the *Corporations Act*. If a representative of the company is to attend the meeting, the appropriate 'Certificate of Appointment of Corporate Representative' must be produced before admission to the meeting.

## **Lodgment of your proxy form (related documents)**

A proxy appointment for the FY2025 Annual General Meeting to be held at **5:30pm** on MS Teams as provided in the Notice of the AGM on **6<sup>th</sup> February 2026**.

This proxy form (and any Power of Attorney under which it is signed) must sign.