

Pinjarra Community Financial Services

Agenda Annual General Meeting

Tuesday 26th November 2013

1. Welcome and agenda

CHAIR: Good evening ladies and gentlemen. My name is Rose Reynolds, the Chair of the company. It is my pleasure to welcome you to the Annual General Meeting of Pinjarra Community Financial Services.

Today's agenda is as follows. First I will present my address then the Branch Manager will talk to you.

We will then take questions from shareholders. This is the opportunity to ask us about anything, but if you have a question about the specific items on today's agenda, such as the accounts, please keep those questions for when those matters are before the meeting.

We will then move to the formal business. The accounts will be presented and we will then consider the director election and the re-appointment of the company auditor.

Following this we will close the formal meeting. We will then have refreshments where directors, our new branch manager, business development manager and staff will be available. Please ask them anything; give us your suggestions as the feedback is both welcome and valued.

2. Directors/Guests Introductions

CHAIR: I would like to introduce to you to your board of directors.

Ernie Hiddlestone, Barbara Hammond, Trevor Delaporte and Mike Kidd.

Laurie Galloway apologises for his absence.

I would also like to welcome Mr. David Hutchings of Andrew Frewin and Stewart (AFS) our company auditor and Mrs. Michelle Brace, Retail Sales Lead (Southern W.A) from Bendigo and Adelaide Bank.

3. Quorum

CHAIR: I confirm that a quorum is present and declare the Meeting open.

(Quorum: clause 3 – two shareholders)

4. Notice of Meeting

CHAIR: The Notice of Meeting was made available to all shareholders and is taken as read.

5. Minutes of last Annual General Meeting

CHAIR: The minutes of the last Annual General Meeting held on 27th November 2012, were approved by the Board and signed by the Chair in accordance with the provisions of section 251A of the Corporations Act.

A copy of the minutes is available for inspection should any shareholder wish to see the minutes following the meeting.

Addresses

CHAIR: I will now turn to my address.

Chair's address

Rose to deliver chairman's address.

Branch Manager's address

CHAIR: I now invite Mr. Paul Foletta, to address the meeting.

Paul to deliver his address.

CHAIR: Before we move to the annual report, I invite shareholders to raise any questions they have about the company that have not already been dealt with as part of the addresses. If you wish to ask a question, would you please indicate this by raising your hand and wait until you are acknowledged? When asking your question, start your question by identifying yourself by name.

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CHAIR: We now move to the matters for shareholder consideration.

7. Annual Report

CHAIR: The first item of business is the consideration of the company's Financial Report for the year ended 30 June 2013, Directors' Report and the Auditor's Report, which are now before the Meeting. They are taken as received.

Discussion

CHAIR: The subject of the company's annual Financial Report is open for discussion. If you wish to ask a question, would you please indicate this by raising your hand and wait until you are acknowledged? When asking your question, start your question by identifying yourself by name.

[Note: The Corporations Act requires that shareholders are given an opportunity to ask questions about the following:

- *The management of the company*
- *If the Auditor is present, questions relevant to any of the following:*
 - *the conduct of the audit*
 - *the preparation and content of the Auditor's Report*
 - *the accounting policies adopted by the company in relations to the preparation of financial statements*
 - *the independence of the Auditor in relation to the conduct of the audit]*

CHAIR: I ask the Company Secretary to report to you on the number of proxies.

COMPANY SECRETARY: I report that the number of valid Proxies received for this resolution are 11 and against are nil.

	Accept	Decline	Abstain
Number	11	0	0
%	100%	0%	0%

8. Re-Election of Directors

CHAIR: The next item of business is the re-election of Directors retiring by rotation.

CHAIR: The next resolution concerns the re-election of **Mr Ernest Hiddlestone**. Ernie, a Director retiring from office in accordance with the company's Constitution and being eligible, offers himself for re-election.

CHAIR: Is there any discussion?

	Accept	Decline	Abstain
Number	11	0	0
%	100%	0%	0%

CHAIR: I ask the Company Secretary to report to you on the number of proxies.

COMPANY SECRETARY: I report that the number of valid Proxies received for this resolution are **11** and against are **nil**

CHAIR: I now put the motion to the meeting.

All those in favour please raise their hand.

All those against please raise their hand.

I declare the resolution carried.

CHAIR: The next resolution concerns the re-election of **Mr. Laurence Galloway**. Laurie, a Director retiring from office in accordance with the company's Constitution and being eligible, offers himself for re-election.

CHAIR: Is there any discussion?

	Accept	Decline	Abstain
Number	11	0	0
%	100%	0%	0%

CHAIR: I ask the Company Secretary to report to you on the number of proxies.

COMPANY SECRETARY: I report that the number of valid Proxies received for this resolution are **11** and against are **nil**

CHAIR: I now put the motion to the meeting.

All those in favour please raise their hand.

All those against please raise their hand.

I declare the resolution carried.

CHAIR: The next resolution concerns the re-election of **Mr. Trevor Delaporte**. Trevor, a Director retiring from office in accordance with the company's Constitution and being eligible, offers himself for re-election.

CHAIR: Is there any discussion?

	Accept	Decline	Abstain
Number	11	0	0
%	100%	0%	0%

CHAIR: I ask the Company Secretary to report to you on the number of proxies.

*COMPANY SECRETARY: I report that the number of valid Proxies received for this resolution are **11** and against are **nil***

CHAIR: I now put the motion to the meeting.

All those in favour please raise their hand.

All those against please raise their hand.

I declare the resolution carried.

9. Appointment of Auditor

CHAIR: The next resolution concerns the re-appointment of the auditor.

The Board has received notice from the Auditor that they are happy to continue as the Company's auditor.

Is there any discussion?

If no discussion or after discussion

CHAIR: I ask the Company Secretary to report to you on the number of proxies.

*COMPANY SECRETARY: I report that the number of valid Proxies received for this resolution are **11** and against are **nil**.*

CHAIR: I now put the motion to the meeting.

All those in favour, please raise their hand All those against please raise their hand

I declare the resolution carried.

10. Close of Meeting

CHAIR: That concludes the business of the meeting.

Light refreshments will be available for shareholders immediately after this meeting has closed.

I now close this meeting and thank you for your attendance.