

# Mt Evelyn & Districts Financial Services Limited

15 September 2015

Dear Shareholder,

It is with great pleasure that I present to you, our shareholders, the fourteenth Annual Report of your company, Mt Evelyn & Districts Financial Services Ltd.

It is also my first Annual Report as Chair of your company, of which I am immensely proud to have been given the opportunity to lead.

Chartered Accountants, AFS & Associates Pty Ltd, were appointed to carry out this year's auditing of the accounts.

Within a very tough economic climate, the Company has this year delivered an annual net profit before tax of \$117,998. The banking environment has been a tough one for several years now, not just in our community but nationally, and indeed globally. If we continue to deliver great service in partnership with Bendigo Bank, we will continue to strengthen our business and our performance.

David Watt, our exceptional Senior Group Manager, along with Leanne Vaytauer and Ann Peters, our two outstanding Branch Managers, have worked tirelessly with the branch staff to ensure a year-end result that the Board is proud of. On behalf of the Board, I would like to express our sincere gratitude for the wonderful achievements of the entire staff within a very difficult and challenging financial environment.

I would like to acknowledge our Bendigo Bank support team.

Thanks to Natalie Goold, Regional Manager and the Yarra Valley Regional Office team for their ongoing support.

Your Directors continue to focus on the need to grow the business and are working on a number of strategies to achieve this. We are currently negotiating the transfer to another entity of our lease over the secured site at Canterbury Gardens Shopping Centre and are hopeful that this will be finalised in due course.

ABN 93 096 782 240

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Franchisee of Bendigo and Adelaide Bank Limited ABN 11 068 049 178 AFSL 237879

# Mt Evelyn & Districts Financial Services Limited

Together with our friendly service-driven branch staff, we are committed to growing the business for the betterment of our local communities through grants, sponsorships and donations. As shareholders, we thank you for your support. If you are banking with our **Community Bank®** branches – thank you. If you are yet to experience community banking, then it's worthwhile investigating our banking products and services to see if they can assist in achieving your financial goals.

In closing, I would like to thank the Board of Directors who have given freely and generously of their time and work cohesively toward achieving our goals for the community and “your company”.

I look forward to meeting you at our 2015 Annual General Meeting at 7.00pm Thursday 19 November, Mt Evelyn Christian School, Hawkins Road, Mt Evelyn (second entrance on the left in Hawkins Road).

Yours sincerely,



Terry Marshall  
Chairman

ABN 93 096 782 240

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