

# Mt Evelyn & Districts Financial Services Limited

Dear Shareholders,

It is with great pleasure that I present the fifteenth Annual Report of your Company, Mt Evelyn & Districts Financial Services Ltd.

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

Within a continued tough Banking environment where interest rates have continued to fall, the Company has this year delivered an annual net profit before tax of \$221,355. The Banking environment as been difficult for a number of years now; this has not just been in our community but nationally, and indeed globally. Our continued good service in partnership with Bendigo Bank has enabled us to strengthen our business and our performance.

David Watt, our masterful Senior Group Manager, along with Leanne Vaytaufer 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 thanks for the wonderful achievements of the entire staff within a very difficult and challenging Banking environment.

I would like to acknowledge our Bendigo Bank support team. Thanks to Natalie Goold and Mark Nolan, Regional Managers, whom have both now moved on to new positions within Bendigo; we wish them well in their new roles. Thanks also to the Yarra Ranges Regional Office team for their ongoing support.

Your Directors continue to focus on the need to grow the business and have a number of strategies they are working on to achieve this. Together with our service-driven branch staff, we are committed to growing the business for the betterment of our local communities through grants, sponsorships and donations.

ABN 93 096 782 240

Shop 2, 35-39 Wray Crescent, Mt Evelyn, VIC 3796

Phone 9737 1833 Fax 9737 1844, Email [enquiries@medfsl.com.au](mailto:enquiries@medfsl.com.au)

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

## Mt Evelyn & Districts Financial Services Limited

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 I encourage you to investigate our banking products and services to see if they can assist you in achieving your financial goals.

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

I look forward to again catching up with you at our 2016 Annual General Meeting at 7.00pm. Thursday 24 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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