

# Mt Evelyn & Districts Financial Services Limited

Dear Shareholders,

Another year has just flown by, leading us into the seventeenth Annual Report of your Company, Mt Evelyn & Districts Financial Services Ltd. This being our 16<sup>th</sup> year of operation.

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

This year saw the appointment of a Royal Commission into misconduct in the Banking, Superannuation and Financial Services Industry. Bendigo and Adelaide Bank Ltd have **not** been identified as one of the Banks that had let their customers and Communities down. Under Bendigo Bank's sound banking principles and practice, your Company has continued to deliver ethical and personalized banking services; always with the customers best interests first and foremost.

Your Company has this year delivered an annual net profit after tax of \$264,098. The Banking environment has been difficult for several years now, I believe that our continued great service and product range has held us in a solid position.

We would NOT be in this position if it was not for the dedication of our wonderful staff. David Watt, our masterful Senior Group Manager, along with Leanne Vaytaufer and Ann Peters, our two outstanding Branch Managers. They have all 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 Marisa Dickins, Regional Manager and Gab Butler, Regional Community Manager, both have been a huge support to both our

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

branch staff and the Board. Thanks also to the Yarra Ranges Regional Office team for their ongoing support.

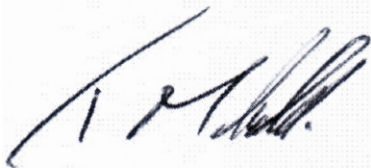
Your Directors continue to focus on the need to grow the business and have a number of strategies they are working on to achieve this. Together with our service-driven branch staff, we are committed to growing the business for the betterment of our local communities through grants, sponsorships and donations.

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 2018 Annual General Meeting at 7.00pm. Tuesday 27th November, Mt Evelyn Christian School, Hawkins Road, Mt Evelyn (second entrance on the left in Hawkins road).

Yours sincerely

A handwritten signature in black ink, appearing to read 'Terry Marshall', is written over a light grey grid background.

Terry Marshall  
Chairman