

## Rosewood & District Financial Services Ltd Newsletter January 2009

### Chairman's report

#### Annual General Meeting

On 20 November 2008, the third Annual General Meeting of Rosewood and District Financial Services Limited was conducted. The Annual Report was accepted and the motion to accept the Remuneration Report was passed. Helen Suthers' appointment as a Director to replace Kenneth Savage, who resigned in February 2008, was approved by the meeting. In line with the Company's constitution, three Directors namely Eirys Heit, Melissa McGeary and Clyde Nicoll retired as Directors and offered themselves for re-election. The meeting approved their re-election in each case. As Chairman of the Directors, I gave those present an update of the progress of the Company since 1 July 2008 to early November 2008. It was very pleasing to see the number of accounts has continued to increase along with the portfolio which was just over \$92.6 million in early November 2008. This large increase was mainly due to a large Treasury deposit of \$50 million plus the lending portion increased by 21% during this period. After the meeting, the Directors had the opportunity of mixing socially with the shareholders who were present.

#### Star Business Awards



We were delighted to make the finals of the Star Business Awards this year. On the 22nd November staff & some Directors attended the gala function in Gatton. Unfortunately we were not successful in winning our category this year. We were proud to cheer on another local Rosewood Business Kaysuelle Fashions. Pictured at the evening are Amy, Donna-Lea, Julie & the ladies from Kaysuelles – Sue & Michelle

#### Executive members of Board of Directors

Nominations for executive positions of the Board had been called in September and voted on immediately after the Annual General Meeting. For the next 12 months, Clyde Nicoll (Chairman), Helen Suthers (Company Secretary), Alan Price (Vice Chairman) and Eirys Heit (Treasurer) were elected. My thanks to Melissa McGeary for her efforts as Company Secretary over the past few years.

#### Third birthday celebrations

The Rosewood & District **Community Bank®** Branch celebrated its third birthday on Saturday 6 December 2008. The birthday cake was cut by the Branch Manager, Amy Clem, and the Chairman of the Board, Clyde Nicoll, with the support of Bendigo Bank's mascot Piggy. Piggy who arrived in a wagon attached to a 1943 Farmall FH tractor mingled with the children during the morning. The celebrations were conducted in the foyer of the new IGA Supa Market. A free sausage sizzle cooked by the local Lions Club for the branch plus ice blocks, fairy floss and balloons were distributed to the community during the morning.

#### 2009 Diaries

The Company purchased a supply of 2009 diaries for shareholders and customers. If you have not collected your copy, please ask the staff when next you are in the branch.

On behalf of the Board of Directors, I trust all our shareholders had an enjoyable Christmas and a Happy New Year. The staff of the branch looks forward to continuing to provide you first class service in 2009.

**Clyde Nicoll**  
**Chairman**

#### Shareholders

We would like to remind shareholders to notify the branch or company secretary of;

- Change of address or name
- Instructions from the family of a deceased shareholder for the future ownership of their shares
- Your Tax File Number (TFN) (exemption for minors)

PO Box 213, Rosewood QLD 4340 ABN 62 115 218 472

# Manager's report

Welcome to first edition of our newsletter for 2009!

The branch has been performing quite well for the first half of this financial year. At the end of December our total footings were sitting at just over \$94 million. We have been fortunate to obtain some large deposit funds held in Treasury which is why there is such an increase.

As a branch, we are part of the South West QLD region made up of 11 branches. Our Regional Manager runs a Branch of the Month incentive to reward the top performing branch. We were delighted to receive this accolade for the months June, July, September and October this year. Our aim is to now take the title of Branch of Year – though we have some very hot competition to take this title. I would like to take this opportunity to publicly thank my staff for their efforts.

## Staff changes

Since our last newsletter, we have had a couple of staff changes. Laura Hughes has now been with the branch for six months. Laura grew up in Rosewood attending the local schools and has been a welcomed addition to our team.

We said a sad farewell to Annie Knight just before Christmas. Annie obtained work that suited her family commitments better – we wish her every success.

Annie's replacement Deborah Trewick commenced at the branch on the 5th of January. Many of you will know Deb as a local Rosewood lady and while she has only just started at the branch is settling in quite well.

For those of you who remember past staff member Michelle Ryan – Michelle and her husband Matthew welcomed their first child – Sean Matthew Ryan on the November 13. Congratulations to Michelle and Matt!

I hope you and your families had a wonderful festive season and that 2009 brings you joy and happiness. We look forward to working with you to assist you meet your financial goals in 2009.

**Amy Clem**

**Branch Manager**

### Branch snapshot

Rosewood & District **Community Bank®** Branch

- > Opening Date 5 Dec 2005
- > More than \$543,000 in capital raised via a public share offer
- > 231 local shareholders

Rosewood & District **Community Bank®** Branch,  
30A John Street Rosewood QLD 4340  
Phone: 5464 2503

Opening hours: Monday to Friday 9.00am – 5.00pm  
and Saturday mornings 9.00am – 12 noon

# Community Bank® grants unite locals

On 2 September 2008, more than 125 people attend the profit distribution night for Rosewood & District **Community Bank®** Branch.

The Rosewood Golf Club was the venue for this exciting evening bringing together representatives from community groups, shareholders and customers.

We were delighted to be able to present grant cheques to 17 organisations in the district.

Amberley Guides Support Group	\$ 1,889
Anglican Parish of St Luke Rosewood	\$ 360
Australian Air Cadets	\$ 749
Cabanda Care Inc	\$ 2,450
Marburg Pacing Association Inc	\$ 3,300
Mt Marrow State School P&C Assoc	\$ 3,000
Needles, Beads & Paper Inc	\$ 400
Rosevale Rural Fire Brigade	\$ 1,075
Rosewood Golf Club Inc	\$ 1,050
Rosewood Guides Support Group	\$ 370
Rosewood Little Athletics	\$ 2,290
Rosewood Scout Group	\$ 685
Rosewood Scrub Historical Society Inc	\$ 740
Rosewood State School P&C Assoc	\$ 1,138
Rosewood Trail & Working Horse Assoc Inc	\$ 2,500
Walloon Indoor Bowling Club	\$ 942
Walloon State School P & C Assoc	\$ 1,562



▲ Representatives from each of the groups pose for a photo after the presentations.



▲ Local singing group – Five's a Crowd entertained the crowd.

Since opening in December 2005 the Rosewood & District **Community Bank**® Branch has already put in excess of \$22,000 back into the community through sponsorships, grants and donations.

These further 17 cheques saw this figure increase by another \$24,500.

We were also in a fortunate position this year to be able to pay a dividend to our shareholders. The 4 cent per share payment was received by our shareholders early in September 2008.



▲ Rosewood Scrub Historical Society restored this historical stone from their grant funds.



▲ President of the Marburg Pacing Association Inc, Russell Lehmann accepts the cheque on behalf of the group.



▲ Representatives from the Amberley Girl Guides attended the evening to receive their cheque.

#### Bendigo Bank snapshot

- > Established in 1858
- > Branch network throughout Australia
- > 165 Company owned branches
- > 223 Community owned branches

\*Figures relevant October 2008



▲ Walloon State School Instrumental program received a grant to purchase new shirts. They were happy for us to promote our branch by putting our logo on their sleeve.

The aim of the Board and staff when opening the Rosewood & District **Community Bank**® Branch was to not only secure quality banking services for the district, but also be in a position to assist local groups with grants and sponsorships through revenue generated from its banking activities. Both of these goals are being achieved.

**Community Bank**® branches provide communities with more than just quality banking services – they deliver employment opportunities for local people, keep local capital in the community, are a local investment option for shareholders and provide a source of revenue for important community projects determined by the local community.

## Supporting the community

We are proud to be able to continue to assist groups with sponsorship funds and merchandise. In the last few months we have assisted many groups – including:

- We were a sponsor of the Black Snake Creek Festival in Marburg in October.
- We sponsored the Rosewood Scrub Historical Society and Marburg Residents Association launch of their websites. Visit [www.rshs.com.au](http://www.rshs.com.au) and [www.marburg.org.au](http://www.marburg.org.au) to find out more.
- We donated four golf umbrellas to the Rosewood Golf Club to be used in raffle prizes.
- We became the major sponsor of the Rosewood State School Breakfast Program. This sponsorship allows the P&C to provide a wider range of breakfast foods to the children who need it. Donna-Lea also volunteers her time assisting to prepare the breakfast. We hope this will be a long term sponsorship.
- We were a collection point for the Rosewood Community Centre Christmas Hamper appeal. Thank you to all our customers who donated items.

**Chairman:** Clyde Nicoll.

**Directors:** Alan Price, Eirys Heit, Helen Suthers, Melissa McGeary, Stuart Ross, Ivan Schindler, Kate Lenihan, Jennifer Simmons, Brian Nash.

## Supporting the community (continued)

- Once again this year we were the naming sponsors of the Rosewood Christmas Lights Competition. We had record entrants this year and also included a business and neighborhood section for the first time.

Winners: House section 42 Owens Street Marburg

Business Section: WOW Hair & Beauty

Neighborhood Units 11 and 14, 11 Cabanda Court

Thank you to all those who entered.



▲ Hayley accepts the prize on behalf of the Staff at WOW hair & Beauty – winners of the Christmas Lights Competition Business section.

- We were a sponsor of the United Church Soccer Fun Day
- We were delighted to sponsor the second Business Breakfast in November. Over 30 business owners, managers and staff gathered for breakfast. Guest speaker Paul Casas entertained us with tales of drag racing. This is a great opportunity for business houses to mingle and get to know each other.
- Ashwell State School performed at Cabanda to highlight Anti-poverty day. We were able to assist by providing morning tea for the school children
- Julie attended the Rosewood State High School presentation evening where we gifted the \$150 for the Citizenship Award
- Bendigo Bank bags were gifted to the Rosewood State School Prep students for 2009 as part of their welcome kit from the school
- We attended the Rosewood Christmas Carols handing out balloons

- We also attended the Marburg Christmas Carols and were happy to assist with a sponsorship so they could purchase new music stands.

- We were happy to be involved in the Lions Street Carnival. Piggy attended and handed out over 200 balloons to children.



▲ Donna-Lea and Piggy have fun at the Lions Street Carnival.

- The Rosewood Gymnastics group received Bendigo Bank bags to hand out as part of their end of year break up.

- As part of Bendigo Bank's U Campaign launch earlier this year an internet game was designed giving players the opportunity to win not only a \$5000 prize for themselves but also for a community group of their choice. We decided as part of this game we would encourage our community to play by offering our own incentive. All we had to achieve was postcode 4340 being the top performing QLD postcode and we would donate \$1000 to a local community group. Well we did this and a random player was chosen. We were proud to present Renae Lenihan with a cheque for \$1000 which she will donate to the Rosewood A&H Society.
- You may have also attended an event and noticed a Rosewood & District **Community Bank**® Branch marquee. Our marquees are now in regular use and can be booked for use by any community group.



▲ Renae Lenihan accepts the cheque for the Rosewood A&H Society. Renae was our random player on our internet game.

Proud sponsor of the  
Rosewood State School breakfast program

Rosewood & District  
**Community Bank**® Branch  **Bendigo Bank**

