

annual report 2009



Sunshine Coast Community
Financial Services Limited
ABN 12 100 576 261

Cooroy, Tewantin and Marcoola
Community Bank® branches of Bendigo Bank

Contents

Chairman's report	2-3
Cooroy Manager's report	4-5
Tewantin Manager's report	6-7
Marcoola Manager's report	8-9
Bendigo and Adelaide Bank Ltd report	10
Directors' report	11-14
Financial statements	15-18
Notes to the financial statements	19-33
Directors' declaration	34
Independent audit report	35-36
BSX report	37-39

Chairman's report

For year ending 30 June 2009



Greg Reddaway with Russell Jenkins.

2008/2009 was quite a year, as most of you will have experienced I'm sure!

The year fairly neatly encapsulates one of those 'lifetime' events few of us will forget. It began calmly enough but by September of 2008 many organisations and people were wondering about the capitalist model. On into 2009 and the general feeling was that we could be in for a depression, and if not, certainly a protracted and destructive recession. Now, in the new financial year things have largely normalised and business is returning to normal.

Certainly your **Community Bank®** branches felt the pain of the Global Financial Crisis. At the beginning of the calendar year our margins were under the most significant pressure, and profits had evaporated. Thankfully though as the year unfolded margins became first, manageable and then favourable.

In the end the result we were able to post was, I believe, a 'rolled gold' one in all the circumstances. Below are our results over the last two years, and you will see our profit result for 2008/2009 was within 1.15% of the previous year.

	2008/2009	2007/2008
Profit before tax	251,811	254,749
Earnings per share - before tax	0.15	0.15
Dividend per share	7.5 cents	5 cents

As you can see we have declared a dividend of 7.5%. With these dividends our total payout of dividends to shareholders goes to more than \$213,000.

As importantly as all of this, by the end of the current financial year we will have invested more than \$180,000 in to the communities from which our branches operate.

This money has been invested in schools, kindergartens, sporting organisations, musical groups, RSPCA, Life Education, a rehabilitation hospital and many other worthy groups.

Furthermore, our group operating costs are more than \$1.5 million per annum. Much of this remains local within our towns through salaries, marketing, property and other costs.

Chairman's report continued

The Bendigo **Community Bank**[®] model, as run by your volunteer Board, is the outstanding model of the capture and retention of local capital, both human and monetary. To spell this out, it means more of your dollar remains in our towns.

The list of people to thank is long. To our staff, we say a sincere thank you. Every one of them goes well above and beyond the call of duty. Not only do they provide outstanding service to you our owners and clients, but they work tirelessly at making our banks the best in the world. They also volunteer for work outside of the bank which further adds to our communities.

In particular to our Managers, who attend and participate in our Board and marketing meetings which take them away from their families, we say a special thank you.

To our retiring Directors Lew Brennan and Louis Formosa. Lew Brennan was founding Deputy Chairman of Cooroy **Community Bank**[®] Company and has served tirelessly ever since. Louis's work on various committees was invaluable to the ongoing success of our three **Community Bank**[®] branches in Cooroy, Tewantin and Marcoola.

Finally, Ian Williams who joined us to do some consulting work and has become a 'true believer' and invaluable confidant, thank you for indefatigable efforts.

To the future! We have many exciting plans for our business. Expansion is on the horizon, as are the bigger community projects we want to invest in.

For the present though, if you are not banking with us please call into your local branch and check us out for your banking needs. If you are banking with us, tell your friends what an outstanding job the bank is doing in their communities and why they should come and join us.

Best wishes,



Greg Reddaway
Chairman

Cooroy Manager's report

For year ending 30 June 2009



Cooroy - Fiona Hutchings handing over to Wayne Hoens.

Hi everyone,

Another financial year has come to an end and this marks my third anniversary at Cooroy **Community Bank®** Branch. I must say, they've all been delightful!

We've experienced minimal staff changes in that time. Our current team is nothing short of terrific. Emily, Jenny, Barb and Fiona D are real assets to our business and community. They are dedicated and thrive on interaction with the public. Pop in and savour their wonderful service! I thank them dearly for their efforts.

Some have moved away, such as Jenny Sheriff making the move to Victoria. She's now managing a **Community Bank®** branch. A few others have chosen to pursue careers elsewhere and we wish them well.

Cooroy branch has had a successful year. In a year that has seen the worldwide economy and finance industry receive significant negative media, it is a testament to the staff and community here in Cooroy that we have had good results.

Our profits suffered initially with large interest rate drops and global market pressures. In recent months however, we're seeing significant improvements.

In an industry where many of our competitors have lost business we have still managed to grow our business at Cooroy **Community Bank®** Branch. Our book sits just under the \$80 million mark and we opened nearly 800 new accounts for the year. We approved 170 new loans totalling over \$12 million during the 12 months, which is something we're proud of.

The community in and around Cooroy obviously have faith in us as they continue to further their business with the branch and new customers are still coming through our doors eager to talk to us.

Sunshine Coast Community Financial Services Limited recently tallied up what it has given back to our communities (Cooroy, Tewantin and Marcoola **Community Bank®** branches) in the form of sponsorships, donations and community projects.

The amount was a wonderful \$180,000.

Cooroy Manager's report continued

What allows us to do this is simple - people choosing to conduct their banking with us! The more business we attract, the more can be returned to our community. This is done through the loans we write, the investments we maintain, the new accounts we open and the insurance we write, just to name a few.

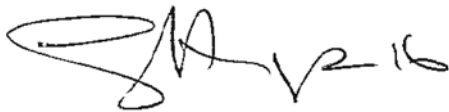
Everyone has to bank somewhere. Why not do it with the Cooroy **Community Bank**[®] Branch?

Thank you to the shareholders and customers of Cooroy **Community Bank**[®] Branch for your support.

Last but not least, I'm now enjoying maternity leave having welcomed Scarlett Lesley Hutchings to the world on 7 September, weighing 5lb 13oz.

It's an exciting time as a new mum but I know the Cooroy community and our branch staff are in the capable hands of the wonderful Wayne Hoens, who has made the transition a smooth one, taking the branch from strength to strength!

I look forward to seeing you all when I return.

A handwritten signature in black ink, appearing to read 'Fiona Hutchings', with a date '12/16' written at the end.

Fiona Hutchings
Branch Manager

Tewantin Manager's report

For year ending 30 June 2009



Angela Warren.

What interesting times we have seen in the finance industry. Throughout the widely discussed global economic challenges, Tewantin **Community Bank®** Branch has continued to grow and provide a great service to our community.

Firstly, I want to thank our shareholders and customers who have given us support. I look forward to seeing more of you in our branch, spreading the good word about the value and importance of the **Community Bank®** branch network. Remember that your local **Community Bank®** branch can help you with all your banking needs.

We have seen a few changes at Tewantin over the past year. Kellie and Tara left us to further their studies, making way for Sarah Vogler. She has been a great addition to our team, and together we've achieved another internal Bendigo and Adelaide Bank Ltd award as 'Branch of the month' in February 2009. Thank you to our Financial Planner Peter Bourke, Business Banker Paul Hampson and Insurance expert Steve Rowe. We have also been nominated for the Sunshine Coast 'Excellence in Business' Awards and waiting for the announcement of the winner. We're steadily growing our business and look forward to further strong results in the coming financial year.

We have also continued with our high level of involvement in the support of community events. For the second year, we have assisted with registrations and participated in the RSPCA Million Paws Walk. Bendigo and Adelaide Bank Ltd sported a team of 10 with staff members and of course all of our dogs.

We have assisted in fundraising for the Queensland Cancer Council, by hosting our own Australia's Biggest Morning Tea in the branch, raising \$225. Our involvement in the annual 'Relay for Life' was also a highlight again this year, raising just over \$400.

We have been increasingly involved in supporting both the Tewantin and Noosaville State Schools and continue to build on these valued relationships. Notably, we were able to assist Tewantin School recently with the purchase of further musical instruments to enhance their wonderful school band.

Our support of other organisations such as Noosa Chorale, Noosa Pirates and Noosa Coastguard continues this year.

Tewantin Manager's report continued

These are just a few of the community schools, clubs and organisations Tewantin **Community Bank**[®] Branch has been involved with and I look forward to meeting many more people in our community.

Once again, thank you to our valued customers and shareholders who continue to make Tewantin **Community Bank**[®] Branch very successful. Please help us build on this great success to allow us to further support the community in the coming year.

A handwritten signature in black ink that reads "Angela Warren". The signature is fluid and cursive, with a long horizontal flourish extending to the right.

Angela Warren
Branch Manager

Marcoola Manager's report

For year ending 30 June 2009



Judy Davis.

As I reflect on the past year at Marcoola **Community Bank®** Branch and think of how it has performed and served its customers and Community, I am astounded at our many achievements.

Given the current economic climate around the world, to achieve a growth in overall business of just over 22% in the financial year 2008/2009 is certainly one of the highlights of these achievements.

Our current overall business which includes business and personal lending plus deposits sits at just over \$45 million, a truly remarkable effort.

Other highlights include increasing the number of customers banking with us to

just over 2,000. While Marcoola branch occupies a small footprint in regards to its physical size, I believe we maintain our focus on ensuring we provide professional friendly service that is meaningful to our customers.

Our staff numbers grew with the employment of our part-timer, Carmen. She lives in the local area and was employed to ensure that enough of our team are available to meet our growing customer numbers. As many of you know, Carmen has brought a wonderful positive energy to our branch and we've come to value her greatly.

During the year we farewelled Karenna, who has taken maternity leave and we also welcomed Rebecca to the team. Apart from me, Renae is the longest serving staff member in our branch, and, like the rest of the team, continues to focus on providing products and services relevant to our customers. It was Renae who organised the barbeque in front of the branch to celebrate 10 years of the **Community Bank®** model in Australia and the 4th birthday of our branch.

A gold coin donation was collected and presented to our local board riders' association on this day, and an entry fee to our Thong Throwing Competition was certainly a great idea and a great way to raise money for this group - certainly another highlight of our year.

As well as branch staff we have our partners in Business Banking, Geoff and Paul and Financial Planning, Peter, who add professional support to this branch and our customers.

Marcoola Manager's report continued

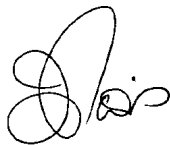
Not only did our staff numbers increase but to further service our customers we added a new ATM in the SPAR Express Twin Waters. David and Leona, (who manage the SPAR Express) offer a wonderful range of products to their customers and now you can access your Bendigo and Adelaide Bank Ltd funds at their premises.

The achievements continued in the form of the support and sponsorship of many local Community groups and as your Marcoola **Community Bank**[®] Branch continues to attain and grow its business, we look forward to providing even more support in the year ahead. Please remember to tell your family and friends how they to can make a difference in this community by simply doing their banking with us!

In closing, I would like to thank you, our shareholders who invested your own money to create this business. To our customers, thank you for entrusting us with your business, and for your continuing support and an ongoing belief in what makes **Community Bank**[®] branches the success they are.

Thank you also to the Chairman of our SCCFSL Board, Greg Reddaway and all the Board members, especially Jay Pashley from North Shore Realty and Debbie Johnson from Building Suncoast Green, who on a volunteer basis work to ensure this Community has a bank branch it can call its own.

Final thanks go to my staff and our business bankers, Geoff Power and Paul Hampson and our financial planner Peter Bourke. Collectively, they provide excellent customer service through their continuing focus on the success of Marcoola **Community Bank**[®] Branch.



Judy Davis

Branch Manager

Bendigo and Adelaide Bank Ltd report

For year ending 30 June 2009

2008/09 will go down as one of the most tumultuous financial years in history. The global financial crisis and its aftermath wiped trillions of dollars off the world's net wealth. Some of the biggest names in international banking disappeared; many other banks – vastly bigger than Bendigo and Adelaide Bank Ltd – turned to governments to bail them out. Not surprisingly, confidence sagged, reflected in rising unemployment and stock markets falling by around half their former valuations.

In short, we have seen the biggest financial meltdown since the Great Depression of nearly 80 years ago.

Amidst all that turmoil, though, our grassroots banking movement marched steadily on. Twenty new **Community Bank**[®] branches joined Bendigo and Adelaide Bank Ltd's national network. Around 120,000 new customers switched to the Bendigo style of banking. And 70 more communities continued their local campaign to open a **Community Bank**[®] branch.

Those statistics are impressive in themselves, but it is the story behind them that is really important.

That's the story of ordinary people – an awful phrase, but you know what I mean – who inherently understand that the role of a bank is to feed into prosperity, rather than profit from it. That lesson was forgotten by many bankers across the globe, with devastating consequences. But it is now well understood by the residents of 237 towns and suburbs that own their own **Community Bank**[®] branch, because every day they see the fruits of their investment in locally owned banking.

Again, the statistics are impressive enough – \$29 million paid out in community projects and nearly \$11 million in local shareholder dividends. But again, the real stories lie behind the numbers – new community centres and fire trucks, more local nurses, new walking tracks and swimming pools, safer young drivers, more trees and fewer wasteful incandescent globes, innovative water-saving projects... the list goes on.

And of course more money retained and spent locally. And more jobs. Fifteen hundred or so just in the branches alone. More because of the flow-on, or multiplier, effect of those wages being spent locally. And yet more because of the extra shopping now done in communities made more prosperous and active by having their own bank branch.

Community Bank[®] branches have not escaped the fallout from the global turmoil. Like Bendigo and Adelaide Bank Ltd, they have received less income than in normal times. But also like Bendigo and Adelaide Bank Ltd, they have not needed anyone's help to get through this crisis. And every day we are reminded that banks that are relevant and connected locally will be valued by their customers and communities. For the better of all.



Russell Jenkins
Chief General Manager

Directors' report

For year ending 30 June 2009

Your Directors submit the financial report of the Company for the financial year ended 30 June 2009.

Directors

The names and details of the Company's Directors who held office during or since the end of the financial year are:

Frederick Charles Broomhall

Director

Occupation: Property Developer

Lewis James Brennan

Director

Occupation: Councillor

Leonard Harold Daddow

Director

Occupation: Automobile Dealer

Gregory John Reddaway

Chairman

Occupation: Property Developer

Peter William Billinghamurst

Director

Occupation: Chartered Accountant

Rick Cooper

Director

Occupation: Retired

Geoffrey Thomas Nicholls

Director

Occupation: Retired

Jay Pashley

Director

Occupation: Real Estate Agent

Karla May Hobson

Director

Occupation: Self Employed

Louis Formosa (Resigned 30/03/2009)

Director

Occupation: Property Developer

Debra Megan Johnson (appointed 20/11/2008)

Director

Occupation: Building Consultant

Directors were in office for this entire year unless otherwise stated.

Principal activities

The principal activities of the Company during the course of the financial year were in providing **Community Bank**[®] services under management rights to operate a franchised branch of Bendigo and Adelaide Bank Ltd.

Directors' report continued

Operating results

The profit of the Company for the financial year after provision for income tax was \$169,294 (2008: \$171,583).

Dividends	Year ended 30 June 2009	
	Cents per share	\$
Dividends paid or provided for in the year:		
- Final dividend for the year ended 30 June 2008	5.00	85,212

Significant events after the balance date

There are no matters or circumstances that have arisen since the end of the financial year that have significantly affected or may significantly affect the operations of the Company, the results of those operations or the state of affairs of the Company, in future years.

Significant changes in the state of affairs

In the opinion of the Directors there were no significant changes in the state of affairs of the Company that occurred during the financial year under review not otherwise disclosed in this report.

Likely developments

The Company will continue its policy of providing banking services to the community.

Directors' benefits

Other than detailed below no Director has received or become entitled to receive, during or since the financial year, a benefit because of a contract made by the Company, controlled entity or related body corporate with a Director, a firm which a Director is a member or an entity in which a Director has a substantial financial interest. This statement excludes a benefit included in the aggregate amount of emoluments received or due and receivable by Directors shown in the Company's accounts, or the fixed salary of a full-time employee of the Company, controlled entity or related body corporate.

Billinghurst Martin Pty Ltd of which Peter Billinghurst is a partner received a fee of \$9,875 (2008: \$8,000) for accounting services provided to Sunshine Coast Community Financial Services Limited for the year ended 30 June 2009.

Indemnification and insurance of Directors and Officers

The Company has indemnified all Directors and the Manager in respect of liabilities to other persons (other than the Company or related body corporate) that may arise from their position as Directors or Managers of the Company except where the liability arises out of conduct involving the lack of good faith.

Disclosure of the nature of the liability and the amount of the premium is prohibited by the confidentiality clause of the contract of insurance. The Company has not provided any insurance for an Auditor of the Company or a related body corporate.

Directors' report continued

Directors' meetings

The number of Directors' meetings attended by each of the Directors of the Company during the year were:

Number of meetings held:	10
<hr/>	
Number of meetings attended:	
<hr/>	
Lewis James Brennan	6
<hr/>	
Debra Megan Johnson (appointed 20/11/2008)	5
<hr/>	
Frederick Charles Broomhall	7
<hr/>	
Gregory John Reddaway	10
<hr/>	
Leonard Harold Daddow	9
<hr/>	
Rick Cooper	9
<hr/>	
Peter William Billinghamurst	8
<hr/>	
Jay Pashley	10
<hr/>	
Geoffrey Thomas Nicholls	9
<hr/>	
Louis Formosa (Resigned 30/03/2009)	4
<hr/>	
Karla May Hobson	10
<hr/>	

Company Secretary

Peter Billinghamurst has been the Company Secretary of Sunshine Coast Community Financial Services Limited since 2004. His qualifications and experience include being a chartered accountant who has worked in the accounting profession for approximately 28 years.

Corporate governance

The Company has implemented various corporate governance practices, which include:

- (a) The establishment of an audit committee. Members of the audit committee are Geoffrey Nicholls and Peter Billinghamurst;
- (b) Director approval of operating budgets and monitoring of progress against these budgets;
- (c) Ongoing Director training; and
- (d) Monthly Director meetings to discuss performance and strategic plans.

Auditor independence declaration

The Directors received the following declaration from the Auditor of the Company:

Richmond Sinnott & Delahunty
Chartered Accountants

Directors' report continued

Richmond Sinnott & Delahunty Chartered Accountants



Partners:
Kenneth J Richmond
Warren J Sinnott
Philip P Delahunty
Brett A Andrews

25 September 2009

The Directors
Sunshine Coast Community Financial Services Limited
PO Box 815
COOROY QLD 4563

Dear Directors

Auditor's Independence Declaration

In relation to our audit of the financial report of Sunshine Coast Community Financial Services Limited for the year ended 30 June 2009, to the best of my knowledge and belief, there have been no contraventions of the auditor independence requirements of the Corporations Act 2001 or any applicable code of professional conduct.



Warren Sinnott
Partner
Richmond Sinnott & Delahunty

Signed in accordance with a resolution of the Board of Directors at Cooroy on 25 September 2009.



Peter Billinghamurst
Director

Financial statements

Income statement For year ending 30 June 2009

	Note	2009 \$	2008 \$
Revenue from ordinary activities	2	1,756,592	1,563,915
Employee benefits expense	3	(799,951)	(706,037)
Charitable donations and sponsorship		(45,274)	(9,175)
Depreciation and amortisation expense	3	(72,830)	(69,546)
Finance costs	3	-	(5,488)
Other expenses from ordinary activities	3	(586,726)	(518,920)
Profit before income tax expense		251,811	254,749
Income tax expense	4	(82,517)	(83,166)
Profit / (loss) after income tax expense		169,294	171,583
Earnings per share (cents per share)			
- basic for profit for the year	21	9.93	10.07
- diluted for profit for the year	21	9.93	10.07
- dividends paid per share	22	5.00	-

The accompanying notes form part of these financial statements.

Financial statements continued

Balance sheet As at 30 June 2009

	Note	2009 \$	2008 \$
Current assets			
Cash assets	6	264,752	136,073
Receivables	7	164,936	141,064
Other financial assets	8	5,571	7,474
Total current assets		435,259	284,611
Non-current assets			
Property, plant and equipment	9	223,778	246,769
Deferred income tax asset	4	199,084	281,601
Intangible assets	10	158,792	127,335
Total non-current assets		581,654	655,705
Total assets		1,016,913	940,316
Current liabilities			
Payables	11	95,106	102,666
Provisions	12	75	-
Total current liabilities		95,181	102,666
Total liabilities		95,181	102,666
Net assets		921,732	837,650
Equity			
Share capital	13	1,623,067	1,623,067
Accumulated losses	14	(701,335)	(785,417)
Total equity		921,732	837,650

The accompanying notes form part of these financial statements.

Financial statements continued

Statement of cash flows As at 30 June 2009

	Note	2009 \$	2008 \$
Cash flows from operating activities			
Cash receipts in the course of operations		1,727,457	1,718,610
Cash payments in the course of operations		(1,439,511)	(1,358,149)
Interest paid		-	(5,488)
Interest received		7,166	1,183
Net cash flows from operating activities	15b	295,112	356,156
Cash flows from investing activities			
Payments for property, plant and equipment		(12,434)	-
Payments for intangible assets		(68,862)	(128,909)
Net cash flows used in investing activities		(81,296)	(128,909)
Cash flows from financing activities			
Dividends paid		(85,137)	-
Repayment of borrowings		-	(118,805)
Net cash flows used in financing activities		(85,137)	(118,805)
Net increase in cash held		128,679	108,442
Add opening cash brought forward		136,073	27,631
Closing cash carried forward	15a	264,752	136,073

The accompanying notes form part of these financial statements.

Financial statements continued

Statement of changes in equity As at 30 June 2009

	Note	2009 \$	2008 \$
Share capital			
Ordinary shares			
Balance at start of year		1,623,067	1,623,067
Issue of share capital		-	-
Share issue costs		-	-
Balance at end of year		1,623,067	1,623,067
Accumulated losses			
Balance at start of year		(785,417)	(957,000)
Profit after income tax expense		169,294	171,583
Dividends paid		(85,212)	-
Balance at end of year		(701,335)	(785,417)

The accompanying notes form part of these financial statements.

Notes to the financial statements

For year ending 30 June 2009

Note 1. Basis of preparation of the financial report

(a) Basis of accounting

The financial report is a general purpose financial report, which has been prepared in accordance with the requirements of the Corporations Act 2001 and applicable Australian Accounting Standards and other mandatory professional reporting requirements.

The financial report has been prepared on an accruals basis and is based on historical costs (except for land and buildings and available-for-sale financial assets that have been measured at fair value) and does not take into account changing money values or, except where stated, current valuations of non-current assets. Cost is based on the fair values of the consideration given in exchange for assets.

The financial report was authorised for issue by the Directors on 25 September 2009.

(b) Statement of compliance

The financial report complies with Australian Accounting Standards, which include Australian equivalents to International Financial Reporting Standards ('AIFRS'). Compliance with AIFRS ensures that the financial report, comprising the financial statements and notes thereto, complies with International Financial Reporting Standards ('IFRS'). Australian Accounting Standards that have been recently issued or amended, but are not yet effective, have not been adopted in the preparation of this financial report.

(c) Significant accounting policies

The following is a summary of the material accounting policies adopted. The accounting policies have been consistently applied and are consistent with those applied in the 30 June 2008 financial statements.

Income tax

Deferred income tax is provided on all temporary differences at the balance sheet date between the tax bases of assets and liabilities and their carrying amounts for financial reporting purposes.

Deferred income tax liabilities are recognised for all taxable temporary differences.

Deferred income tax assets are recognised for all deductible temporary differences, carry-forward of unused tax assets and unused tax losses, to the extent that it is probable that taxable profit will be available against which the deductible temporary differences, and the carry-forward of unused tax assets and unused tax losses can be utilised.

The carrying amount of deferred income tax assets is reviewed at each balance sheet date and reduced to the extent that it is no longer probable that sufficient taxable profit will be available to allow all or part of the deferred income tax asset to be utilised.

Deferred income tax assets and liabilities are measured at the tax rates that are expected to apply to the year when the asset is realised or the liability is settled.

Notes to the financial statements continued

Note 1. Basis of preparation of the financial report (continued)

Property, plant and equipment

Property, plant and equipment are brought to account at cost or at independent Directors' valuation, less, where applicable, any accumulated depreciation or amortisation. Items of property, plant and equipment, including buildings but excluding freehold land, are depreciated over their useful life to the entity commencing from the date of acquisition/revaluation. All property, plant and equipment is depreciated using the diminishing value method, with rates ranging from 3.75% to 30% per annum.

Impairment

The carrying values of plant and equipment are reviewed for impairment when events or changes in circumstances indicate the carrying value may not be recoverable.

If any such indication exists and where the carrying value exceeds the estimated recoverable amount, the assets or cash-generating units are written down to their recoverable amount.

The recoverable amount of plant and equipment is the greater of fair value less costs to sell and value in use. In assessing value in use, the estimated future cash flows are discounted to their present value using a pre-tax discount rate that reflects current market assessments of the time value of money and the risks specific to the asset.

Recoverable amount of assets

At each reporting date, the Company assesses whether there is any indication that an asset is impaired. Where an indicator of impairment exists, the Company makes a formal estimate of the recoverable amount. Where the carrying amount of an asset exceeds its recoverable amount the asset is considered impaired and is written down to its recoverable amount.

Goods and services tax

Revenues, expenses and assets are recognised net of the amount of goods and services tax (GST), except where the amount of GST incurred is not recoverable from the taxation authority. In these circumstances, the GST is recognised as part of the cost of acquisition of the asset or as part of the expense.

Receivables and payables are stated with the amount of GST included.

The net amount of GST recoverable from, or payable to, the taxation authority is included as part of receivables or payables in the balance sheet. Cash flows are included in the cash flow statement on a gross basis.

The GST components of cash flows arising from investing and financing activities which are recoverable from, or payable to, the ATO are classified as operating cash flows.

Notes to the financial statements continued

Note 1. Basis of preparation of the financial report (continued)

Employee benefits

The provision for employee benefits to wages, salaries and annual leave represents the amount which the Company has a present obligation to pay resulting from employees' services provided up to the balance date. The provision has been calculated on undiscounted amounts based on wage and salary rates expected to be paid and includes related on-costs.

The Company contributes to a defined contribution plan. Contributions to employee superannuation funds are charged against income as incurred.

Intangibles

Establishment costs have been initially recorded at cost and amortised on a straight line basis at a rate of 20% per annum.

Cash

Cash on hand and in banks are stated at nominal value.

For the purposes of the cash flow statement, cash includes cash on hand and in banks and investments in money market instruments.

Comparative figures

Where required by Accounting Standards comparative figures have been adjusted to conform with changes in presentation for the current financial year.

Revenue

Interest and fee revenue is recognised when earned. All revenue is stated net of the amount of goods and services tax (GST).

Receivables and payables

Receivables and payables are non interest bearing and generally have payment terms of between 30 and 90 days. Receivables are recognised and carried at original invoice amount less a provision for any uncollected debts. Liabilities for trade creditors and other amounts are carried at cost that is the fair value of the consideration to be paid in the future for goods and services received, whether or not billed to the Company.

Interest bearing liabilities

All loans are measured at the principal amount. Interest is recognised as an expense as it accrues.

Notes to the financial statements continued

Note 1. Basis of preparation of the financial report (continued)

Provisions

Provisions are recognised when the economic entity has a legal, equitable or constructive obligation to make a future sacrifice of economic benefits to other entities as a result of past transactions or other past events, it is probable that a future sacrifice of economic benefits will be required and a reliable estimate can be made of the amount of the obligation.

A provision for dividends is not recognised as a liability unless the dividends are declared, determined or publicly recommended on or before the reporting date.

Contributed capital

Issued and paid up capital is recognised at the fair value of the consideration received by the Company.

Any transaction costs arising on the issue of ordinary shares are recognised directly in equity as a reduction of the share proceeds received.

	2009 \$	2008 \$
--	------------	------------

Note 2. Revenue from ordinary activities

Operating activities

- services commissions	1,749,426	1,562,732
------------------------	-----------	-----------

Total revenue from operating activities	1,749,426	1,562,732
--	------------------	------------------

Non-operating activities:

- interest received	7,166	1,183
---------------------	-------	-------

Total revenue from non-operating activities	7,166	1,183
--	--------------	--------------

Total revenue from ordinary activities	1,756,592	1,563,915
---	------------------	------------------

Note 3. Expenses

Employee benefits expense

- wages and salaries	706,637	630,995
----------------------	---------	---------

- superannuation costs	55,428	45,989
------------------------	--------	--------

- payroll tax	35,757	27,650
---------------	--------	--------

- workers' compensation costs	2,129	1,403
-------------------------------	-------	-------

799,951	706,037
----------------	----------------

Notes to the financial statements continued

	2009 \$	2008 \$
Note 3. Expenses (continued)		
Depreciation of non-current assets:		
- plant and equipment	35,425	40,222
Amortisation of non-current assets:		
- intangibles	37,405	29,324
	72,830	69,546
Finance costs:		
- Interest paid	-	5,488
	-	5,488
Administration expenses		
- Rent	120,707	109,831
- Information technology related costs	82,651	85,206
- Other administration expenses	375,229	298,004
- Loss on disposal of fixed assets	-	23,859
- Bad debts	8,139	2,020
	586,726	518,920

Note 4. Income tax expense

The prima facie tax on profit before income tax is reconciled to the income tax expense as follows:

Prima facie tax on profit before income tax at 30%	75,543	76,425
Add tax effect of:		
- Non-deductible expenses	6,974	6,741
Current income tax expense	82,517	83,166
Income tax expense	82,517	83,166
Deferred income tax asset		
Future income tax benefits arising from tax losses are recognised at reporting date as realisation of the benefit is regarded as probable.		
Income tax losses	159,406	241,923
Capital tax losses	39,678	39,678

Notes to the financial statements continued

	2009 \$	2008 \$
Note 5. Auditors' remuneration		
Amounts received or due and receivable by Richmond, Sinnott & Delahunty for:		
- Audit or review of the financial report of the Company	3,650	3,650
- Share registry services	1,800	-
	5,450	3,650

Note 6. Cash assets

Cash at bank and on hand	264,752	136,073
---------------------------------	----------------	----------------

Note 7. Receivables

Trade debtors	164,936	141,064
----------------------	----------------	----------------

Note 8. Other financial assets

Prepayments	5,571	7,474
--------------------	--------------	--------------

Note 9. Property, plant and equipment

Plant and equipment		
At cost	502,040	489,606
Less accumulated depreciation	(278,262)	(242,837)
	223,778	246,769
Total written down amount	223,778	246,769
Movements in carrying amounts		
Plant and equipment		
Carrying amount at beginning of year	246,769	310,850
Additions	12,434	-
Disposals	-	(23,859)
Depreciation expense	(35,425)	(40,222)
Carrying amount at end of year	223,778	246,769

Notes to the financial statements continued

	2009 \$	2008 \$
Note 10. Intangible assets		
Franchise fee		
At cost	317,771	248,909
Less accumulated amortisation	(158,979)	(121,574)
	158,792	127,335

Note 11. Payables

Trade creditors	92,406	99,966
Other creditors and accruals	2,700	2,700
	95,106	102,666

Note 12. Provisions

Employee benefits	-	-
Dividends payable	75	-
	75	-
Number of employees at year end	-	-

All branch staff are employees of Bendigo and Adelaide Bank Ltd.

Note 13. Share capital

1,672,988 Ordinary shares fully paid of \$1 each	1,672,988	1,672,988
31,250 Ordinary shares fully paid of \$1 each #	-	-
Less: Equity raising costs	(49,921)	(49,921)
	1,623,067	1,623,067

31,250 shares issued for nil consideration as bonus shares.

Notes to the financial statements continued

	2009 \$	2008 \$
Note 14. Accumulated losses		
Balance at the beginning of the financial year	(785,417)	(957,000)
Dividend paid or provided for	(85,212)	-
Profit after income tax	169,294	171,583
Balance at the end of the financial year	(701,335)	(785,417)

Note 15. Cash flow statement

(a) Reconciliation of cash

Cash assets	264,752	136,073
--------------------	----------------	----------------

(b) Reconciliation of profit after tax to net cash provided from operating activities

Profit after income tax	169,294	171,583
Non cash items		
- Depreciation	35,425	40,222
- Amortisation	37,405	29,324
- Loss on disposal of fixed assets	-	23,859
Changes in assets and liabilities		
- (Increase) decrease in receivables / other assets	(21,969)	2,875
- Increase (decrease) in payables	(7,560)	5,127
- (Increase) decrease in deferred income tax asset	82,517	83,166
Net cash flows from operating activities	295,112	356,156

Notes to the financial statements continued

Note 16. Director and related party disclosures

The names of Directors who have held office during the financial year are:

Lewis James Brennan
Frederick Charles Broomhall
Gregory John Reddaway
Leonard Harold Daddow
Rick Cooper
Peter William Billinghamurst
Jay Pashley
Geoffrey Thomas Nicholls
Louis Formosa (Resigned 30/03/2009)
Karla May Hobson
Debra Megan Johnson (appointed 20/11/2008)

Other than detailed below no Director or related entity has entered into a material contract with the Company.

Billinghamurst Martin Pty Ltd of which Peter Billinghamurst is a partner received a fee of \$9,875 (2008: \$8,000) for accounting services provided to Sunshine Coast Community Financial Services for the year ended 30 June 2009.

Directors' shareholdings	2009	2008
Lewis James Brennan	11,601	11,601
Frederick Charles Broomhall	5,676	5,676
Gregory John Reddaway	28,025	28,025
Leonard Harold Daddow	8,201	8,201
Rick Cooper	26,993	26,993
Peter William Billinghamurst	1,051	1,051
Jay Pashley	20,000	20,000
Geoffrey Thomas Nicholls	12,513	12,513
Louis Formosa (Resigned 30/03/2009)	10,000	10,000
Karla May Hobson	6,625	6,625
Debra Megan Johnson (appointed 20/11/2008)	15,000	15,000

There was no movement in Director shareholdings during the year. Other than detailed below each share held has a paid up value of \$1 and is fully paid. The above holdings are held personally or in associated entities.

Notes to the financial statements continued

Note 16. Director and related party disclosures (continued)

The following Directors' shares were issued for \$0 as part of the original bonus issue:

	2009	2008
Lewis James Brennan	148	148
Frederick Charles Broomhall	200	200
Leonard Harold Daddow	200	200
Peter William Billinghamurst	100	100
Geoffrey Thomas Nicholls	548	548

Note 17. Subsequent events

There have been no events after the end of the financial year that would materially affect the financial statements.

Note 18. Contingent liabilities

There were no contingent liabilities at the date of this report to affect the financial statements.

Note 19. Segment reporting

The economic entity operates in the financial services sector where it provides banking services to its clients. The economic entity operates in one geographic area being the Sunshine Coast, QLD.

Note 20. Corporate information

Sunshine Coast Community Financial Services Ltd is a Company limited by shares incorporated in Australia whose shares are publicly traded on the Bendigo Stock Exchange.

The registered office and principal place of business is: 36A Maple Street, Cooroy QLD 4563.

Notes to the financial statements continued

	2009 \$	2008 \$
--	------------	------------

Note 21. Earnings per share

Basic earnings per share amounts are calculated by dividing profit after income tax by the weighted average number of ordinary shares outstanding during the year.

Diluted earnings per share amounts are calculated by dividing profit after income tax by the weighted average number of ordinary shares outstanding during the year (adjusted for the effects of any dilutive options or preference shares).

The following reflects the income and share data used in the basic and diluted earnings per share computations:

Profit / (loss) after income tax expense	169,294	171,583
Weighted average number of ordinary shares for basic and diluted earnings per share	1,704,238	1,704,238

Note 22. Dividends paid or provided for on ordinary shares

(a) Dividends paid during the year

Previous year final

Unfranked dividends - 5 cents per share (2008: Nil)	85,212	-
--	---------------	---

(b) Franking credit balance

The amount of franking credits available for the subsequent financial year are:

• Franking account balance as at the end of the financial year	-	-
• Franking credits that will arise from the payment of income tax payable as at the end of the financial year	-	-
	-	-

The dividends paid during the year were unfranked.

Notes to the financial statements continued

Note 23. Financial risk management

The Company has exposure to credit risk, liquidity risk and market risk from their use of financial instruments.

This note presents information about the Company's exposure to each of the above risks, their objectives, policies and processes for measuring and managing risk, and the management of capital.

The Board of Directors has overall responsibility for the establishment and oversight of the risk management framework. The Board has established an Audit Committee which reports regularly to the Board. The Audit Committee is assisted in the area of risk management by an internal audit function.

(a) Credit risk

Credit risk is the risk of financial loss to the Company if a customer or counterparty to a financial instrument fails to meet its contractual obligations. For the Company it arises from receivables and cash assets.

The maximum exposure to credit risk at balance date to recognised financial assets is the carrying amount of those assets as disclosed in the Balance Sheet and notes to the financial statements. The Company's maximum exposure to credit risk at reporting date was:

	Carrying amount	
	2009	2008
	\$	\$
Cash assets	264,752	136,073
Receivables	164,936	141,064
	429,688	277,137

The Company's exposure to credit risk is limited to Australia by geographic area. The majority of receivables are due from Bendigo and Adelaide Bank Ltd.

None of the assets of the Company are past due (2008: nil past due) and based on historic default rates, the Company believes that no impairment allowance is necessary in respect of assets not past due.

The Company limits its exposure to credit risk by only investing in liquid securities with Bendigo and Adelaide Bank Ltd.

(b) Liquidity risk

Liquidity risk is the risk that the Company will not be able to meet its financial obligations as they fall due. The Company ensures it will have enough liquidity to meet its liabilities when due under both normal and stressed conditions. Liquidity management is carried out within the guidelines set by the Board.

Notes to the financial statements continued

Note 23. Financial risk management (continued)

(b) Liquidity risk (continued)

Typically, the Company maintains sufficient cash on hand to meet expected operational expenses, including the servicing of financial obligations. This excludes the potential impact of extreme circumstances that cannot reasonably be predicted, such as natural disasters.

In addition, the Company has an established overdraft facility of \$150,000 with Bendigo and Adelaide Bank Ltd.

The following are the estimated contractual maturities of financial liabilities, including estimated interest payments.

	Carrying amount \$	Contractual cash flows \$	1 year or less \$	Over 1 to 5 years \$	More than 5 years \$
30 June 2009					
Payables	95,106	(95,106)	(95,106)	–	–
	95,106	(95,106)	(95,106)	–	–
30 June 2008					
Payables	102,666	(102,666)	(102,666)	–	–
	102,666	(102,666)	(102,666)	–	–

(c) Market risk

Market risk is the risk that changes in market prices, such as interest rates, will affect the Company's income or the value of its holdings of financial instruments. The objective of market risk management is to manage and control market risk exposures within acceptable parameters.

Interest rate risk

Interest rate risk is that the fair value or future cash flows of a financial instrument will fluctuate because of changes in market interest rates. The Company reviews the exposure to interest rate risk as part of the regular Board meetings.

Notes to the financial statements continued

Note 23. Financial risk management (continued)

(c) Market risk (continued)

Sensitivity analysis

At the reporting date the interest rate profile of the Company's interest bearing financial instruments was:

	Carrying amount	
	2009 \$	2008 \$
Fixed rate instruments		
Financial assets	122,365	18,345
Financial liabilities	-	-
	122,365	18,345
Variable rate instruments		
Financial assets	127,360	107,925
Financial liabilities	-	-
	127,360	107,925
Non interest bearing		
Financial assets	15,027	9,803
Financial liabilities	-	-
	15,027	9,803

Fair value sensitivity analysis for fixed rate instruments

The Company does not account for any fixed interest rate financial assets or liabilities at fair value through profit or loss. Therefore a change in interest rates at the reporting date would not affect profit or loss.

Cash flow sensitivity analysis for variable rate instruments

A change of 100 basis points in interest rates at the reporting date would have no impact on profit or retained earnings. For the analysis performed on the same basis as at 30 June 2008 there was also no impact. As at both dates this assumes all other variables remain constant.

(d) Net fair values

The net fair values of financial assets and liabilities approximate the carrying values as disclosed in the Balance Sheet. The Company does not have any unrecognised financial instruments at year end.

Notes to the financial statements continued

Note 23. Financial risk management (continued)

(e) Capital management

The Board's policy is to maintain a strong capital base so as to sustain future development of the Company. The Board of Directors monitor the return on capital and the level of dividends to shareholders. Capital is represented by total equity as recorded in the Balance Sheet.

In accordance with the franchise agreement, in any 12 month period, the funds distributed to shareholders shall not exceed the Distribution Limit.

- (i) the Distribution Limit is the greater of:
 - (a) 20% of the profit or funds of the Franchisee otherwise available for distribution to shareholders in that 12 month period; and
 - (b) subject to the availability of distributable profits, the Relevant Rate of Return multiplied by the average level of share capital of the Franchisee over that 12 month period; and
- (ii) the Relevant Rate of Return is equal to the weighted average interest rate on 90 day bank bills over that 12 month period plus 5%.

The Board is managing the growth of the business in line with this requirement. There are no other externally imposed capital requirements, although the nature of the Company is such that amounts will be paid in the form of charitable donations and sponsorship. Charitable donations and sponsorship paid for the year ended 30 June 2009 can be seen in the Income Statement.

There were no changes in the Company's approach to capital management during the year.

Directors' declaration

In accordance with a resolution of the Directors of Sunshine Coast Community Financial Services Limited, I state that:

In the opinion of the Directors:

- (a) the financial statements and notes of the Company are in accordance with the Corporations Act 2001, including:
 - (i) giving a true and fair view of the Company's financial position as at 30 June 2009 and of their performance for the year ended on that date; and
 - (ii) complying with Accounting Standards in Australia and Corporations Regulations 2001;
- (b) there are reasonable grounds to believe that the Company will be able to pay its debts as and when they become due and payable; and
- (c) this declaration has been made after receiving the declarations required to be made to the Directors in accordance with section 295A of the Corporations Act 2001 for the financial year ending 30 June 2009.



Peter Billinghamurst
Secretary

Signed at Cooroy on 25 September 2009

Independent audit report

Richmond Sinnott & Delahunty Chartered Accountants



INDEPENDENT AUDIT REPORT TO THE MEMBERS OF SUNSHINE COAST COMMUNITY FINANCIAL SERVICES LIMITED

Partners:
Kenneth J Richmond
Warren J Sinnott
Philip P Delahunty
Brett A Andrews

SCOPE

The financial report comprises the balance sheet, income statement, statement of changes in equity, cash flow statement, accompanying notes to the financial statements, and the directors' declaration for Sunshine Coast Community Financial Services Limited, for the year ended 30 June 2009.

The directors of the company are responsible for preparing a financial report that gives a true and fair view of the financial position and performance of the company, and that complies with Accounting Standards in Australia, in accordance with the Corporations Act 2001. This includes responsibility for the maintenance of adequate accounting records and internal controls that are established to prevent and detect fraud and error, and for the accounting policies and accounting estimates inherent in the financial report.

Audit approach

We conducted an independent audit of the financial report in order to express an opinion on it to the members of the company. Our audit has been conducted in accordance with Australian Auditing Standards in order to provide reasonable assurance as to whether the financial report is free of material misstatement. The nature of an audit is influenced by factors such as the use of professional judgement, selective testing, the inherent limitations of internal control, and the availability of persuasive rather than conclusive evidence. Therefore, an audit cannot guarantee that all material misstatements have been detected.

We performed procedures to assess whether in all material respects the financial report presents fairly in accordance with the Corporations Act 2001, including compliance with Accounting Standards in Australia, and other mandatory financial reporting requirements in Australia, a view which is consistent with our understanding of the company's financial position, and of its performance as represented by the results of its operations and cash flows.

We formed our audit opinion on the basis of these procedures, which included:

- examining, on a test basis, information to provide evidence supporting the amounts and disclosures in the financial report; and
- assessing the appropriateness of the accounting policies and disclosures used and the reasonableness of significant account estimates made by the directors.

While we considered the effectiveness of management's internal controls over financial reporting when determining the nature and extent of our procedures, our audit was not designed to provide assurance on internal controls.

We performed procedures to assess whether the substance of business transactions was accurately reflected in the financial report. These and our other procedures did not include consideration or judgement of the appropriateness or reasonableness of the business plans or strategies adopted by the directors and management of the company.

Woodbury Court, 172 McIvor Road Bendigo 3550. PO Box 30 Bendigo 3552. Ph: (03) 5443 1177. Fax: (03) 5444 4344. Email: rsd@rsdadvisors.com.au

ABN 60 616 244 309

Liability limited by a scheme approved under Professional Standards Legislation

Independent audit report continued

INDEPENDENCE

We are independent of the company, and have met the independence requirements of Australian professional ethical pronouncements and the Corporations Act 2001.

AUDIT OPINION

In our opinion, the financial report of Sunshine Coast Community Financial Services Limited is in accordance with:

- (a) the Corporations Act 2001 including:
 - (i) giving a true and fair view of the company's financial position as at 30 June 2009 and of its performance for the year ended on that date; and
 - (ii) complying with Accounting Standards and the Corporations Regulations 2001; and
- (b) other mandatory professional reporting requirements in Australia.

Richmond Sinnott & Delahunty

RICHMOND SINNOTT & DELAHUNTY
Chartered Accountants

W. J. Sinnott

W. J. SINNOTT
Partner
Bendigo

Date: 25 September 2009

BSX report

For the year ended 30 June 2009

Additional information required by the Bendigo Stock Exchange Limited and not shown elsewhere in the report is as follows.

- (a) The information is current as at 1 October 2009.
- (b) There are no material differences between the entities Annexure 3A and the financial statements contained in the annual report.
- (c) Corporate governance statement

The Board manages and monitors the business on behalf of the shareholders to whom they are accountable.

The Board recognises the importance of strong corporate governance. The Board has developed a policies and procedures manual which is subject to ongoing review. This framework will assist with governing the Company into the future by providing accountability and guiding principles for future decision making. The Board has an audit committee.

Composition of the Board

The Directors in office at the date of this statement are:

Name	Position
Gregory John Reddaway	Chairman
Peter William Billinghamurst	Secretary/Treasurer
Geoffrey Thomas Nicholls	Director
Jay Pashley	Director
Karla May Hobson	Director
Leonard Harold Daddow	Director
Debra Megan Johnson	Director
Frederick Charles Broomhall	Director
Richard John Cooper	Director

The Board meets monthly and follows meeting guidelines to ensure that all Directors have all of the necessary information to participate in discussion on all agenda items.

Board responsibilities

The Board acts on behalf of and is accountable to the shareholders of the Company and as such it seeks to identify the expectations of its shareholders. The Board also reviews its regulatory and ethical expectations and obligations. In addition the Board is responsible for identifying areas of significant business risk and ensuring that arrangements are in place to adequately manage those risks.

BSX report continued

The Board is also responsible for ensuring that its management activities are aligned with its future goals and appropriate strategies to mitigate material business risks. The mechanisms in place that assist the Board to meet these objectives are:

- Board approval of a business plan for each branch which encompasses the Company's vision and mission statements. Ongoing review and adjustments to the business plans to ensure future growth and success.
- Formation of a policies and procedures manual to give the Board a clear framework for its administrative decisions.
- Implementation of operating plans and budgets and monitoring progress against budgets both internally and industry performance guidelines.
- Attending state and national conferences with representatives from other **Community Bank®** branches in the network.
- Provision of training opportunities for Directors to assist them with the discharge of their obligations.

Monitoring of the Board's performance

In order to ensure that the Board continues to discharge its responsibilities in an appropriate manner the performance of all Directors is reviewed by the Chairman. Directors are subject to a peer review process. Directors whose performance is unsatisfactory would be asked to retire.

- (d) There are no substantial shareholders as each shareholder only has one vote regardless of the number of shares.
- (e) There are 774 shareholders of ordinary shares in the Company.
- (f) There is one vote per shareholder.
- (g) Distribution of equity securities

The number of shareholders, by size of holding, are:

Range	Number of shareholders
1 - 1000	407
1,001 - 5,000	292
5,001 - 10,000	50
10,001 - 100,0000	25
Total	774

- (h) The number of non marketable parcels less than \$500 was 13.

BSX report continued

(i) Ten largest shareholders

The names of the ten largest shareholders of quoted shares are:

Shareholder	Number of shares	Percentage of capital
Monika Wicklandt	44,500	2.61
Murray & Lyndal Brown <Hinternoosa Superfund A/C>	35,000	2.05
Winpar Holdings Limited	33,725	1.98
Jill Maree Killen	30,000	1.76
Zedmont Pty Ltd <Cooper Collins Super Fund Ac>	26,993	1.58
Thomas Bransby Killen	23,125	1.36
Gregory John Reddaway <Greg Reddaway Discretion Ac>	21,875	1.28
Kevin John & Elaine Kathleen Faggotter	21,000	1.23
Denis Daebritz <Daebritz Super Fund A/C>	20,500	1.20
Elizabeth Bell	20,000	1.17
	276,718	16.24

(j) The name of the entity's Secretary is Peter William Billinghamurst.

(k) Address and telephone number of registered office

36A Maple Street,
Cooroy QLD 4563
Phone: (07) 5447 7131

(l) Address and telephone number at which securities register is kept

Richmond Sinnott & Delahunty
172 – 176 Mclvor Road,
Bendigo VIC 3552
Phone: (03) 5443 1177

Cooroy **Community Bank**[®] Branch
36A Maple Street, Cooroy QLD 4563
Phone: (07) 5447 7131 Fax: (07) 5447 7723

Tewantin **Community Bank**[®] Branch
Shop 1, 105 Poinciana Avenue, Tewantin QLD 4565
Phone: (07) 5440 5289 Fax: (07) 5440 5291

Marcoola **Community Bank**[®] Branch
Shop 2, 932 David Low Way, Marcoola QLD 4564
Phone: (07) 5448 8582 Fax: (07) 5448 9689

Franchisee: Sunshine Coast Community Financial Services Limited
36A Maple Street, Cooroy QLD 4563
Phone: (07) 5447 7131 Fax: (07) 5447 7723
ABN: 12 100 576 261

www.bendigobank.com.au/cooroy
Bendigo and Adelaide Bank Limited,
The Bendigo Centre, Bendigo VIC 3550
ABN 11 068 049 178. AFSL 237879. (BMPAR9008) (07/09)

