

# East Gosford & Districts Financial Services Limited



17<sup>th</sup> October 2011

Dear Shareholder,

Please find attached the following:-

1. Notice of Meeting.
2. Agenda of Annual General Meeting 2011.
3. Proxy Form.

Please read thoroughly and return Proxy Form if required by 23<sup>rd</sup> November 2011.

Shareholders are invited to send written questions to the Chairman and Senior Manager.

As advised in previous letters from 2011, shareholders will be able to view and download the Annual Report from [www.bendigobank.com.au/east\\_gosford](http://www.bendigobank.com.au/east_gosford) in accordance with current legislation, as we are no longer sending out Annual Reports. You can also view Annual Reports and related company announcements at [www.bsx.com.au](http://www.bsx.com.au) and our community bank code is EGF.

If you wish to receive a paper copy of the Annual Report, you will need to contact the Secretary at the below address or email [michael.bell@bendigobank.com.au](mailto:michael.bell@bendigobank.com.au).

Please address all correspondence to The Secretary, P.O. Box 4021, East Gosford, 2250.

Yours faithfully

A handwritten signature in black ink, appearing to read 'Michael Bell'.

Michael Bell  
Senior Manager &  
Company Secretary

# Notice of Annual General Meeting

**East Gosford & Districts Financial Services Limited**  
A.B.N. 90 092 538 620

**To be held at 6.00pm on Friday 25<sup>th</sup> November 2011  
at Gosford Regional Gallery, 36 Webb Street, East Gosford, NSW, 2250.**

## **Ordinary Business**

1. Chairman's Report.
2. Senior Managers Report.
3. Bendigo & Adelaide Bank Limited's Representative Report.
4. Receipt of Annual Report.

To receive the Company's Financial Report, the Director's Report and the Auditor's Report for the year ended 30 June 2011.

5. Election of Directors

To consider, and if thought fit, to pass each of the following resolutions as an ordinary resolution.

### **Re-election of Director appointed since last Annual General Meeting**

Not Applicable.

### **Re-election of Director retiring by rotation**

- (b) That Robert Rudd be elected as a Director of the Company.
- (c) That Brian Lindbeck be elected as a Director of the Company.
- (d) That Col Moran be elected as a Director of the Company.

6. Resolution

To consider & if thought fit, pass the following resolution as an ordinary resolution

(a) Reimbursement of Directors for any expenses incurred by them relating to company business of East Gosford & Districts Financial Services Limited.

7. General Business

To consider any other business that may lawfully be brought forward by a shareholder of the company.

## **Attending the meeting**

All shareholders may attend the Annual General Meeting.

*Joint holders:* In the case of joint shareholders, all holders may attend the Meeting. If only one holder attends (including by proxy), that shareholder may vote at the Meeting as if that holder were solely entitled to the shares. If more than one joint holder is present (including by proxy), the joint holder whose name appears first in the register may vote.

*Proxy:* If you are unable to attend the Meeting, you are entitled to appoint a proxy to attend and vote. See the attached Proxy Form for information on appointing a proxy.

*Corporate Shareholder:* A corporate shareholder may appoint one or more persons to act as its representative under section 250D of the Corporations Act, but only one representative may exercise the corporate shareholder's powers at any one time. The Company requires written evidence of a representative's appointment to be given to the Company before the meeting.

# Notice of Annual General Meeting

## Voting rights

Each shareholder is entitled to **one** vote.

For the purposes of voting at the Meeting, shares will be taken to be held by the persons who are registered as members as at 5.00pm on Friday, 25<sup>th</sup> November 2011.

By order of the Board



**Michael Bell**  
Company Secretary  
17<sup>th</sup> October 2011

# Notice of Annual General Meeting

## Explanatory Notes

This information has been included to assist you in making an informed decision about the resolutions proposed at the meeting.

### Agenda item 5. Election of Directors

The following information is provided about candidates for election to the Board.

#### **Re-election of Director appointment since last Annual General Meeting**

Not Applicable

#### **Re-election of Director retiring by rotation**

(a) Robert Rudd retires by rotation in accordance with the constitution of the Company, and being eligible, offers himself for re-election.

(b) Brian Lindbeck retires by rotation in accordance with the constitution of the Company, and being eligible, offers himself for re-election.

(c) Col Moran retires by rotation in accordance with the constitution of the Company, and being eligible, offers himself for re-election.

#### **Election of New Director**

Not Applicable.

# EAST GOSFORD & DISTRICTS FINANCIAL SERVICES LTD

101 Victoria Street

East Gosford NSW 2250

Ph 02 43234559

## AGENDA OF ANNUAL GENERAL MEETING 2011

**Held at:** Gosford Regional Art Gallery  
36 Webb Street  
East Gosford NSW 2250

**On:** Friday 25<sup>th</sup> November 2011

**Meeting Opened at:**

**Welcome:**

**Present:** As per register of attendance

**Apologies:** As per register of apologies

**Confirmation of Minutes of the Previous Meeting:**

Minutes of meeting held 19<sup>th</sup> November 2010 to be received and confirmed.

**MOVED BY:**

**SECONDED BY:**

**Item No. 1: Chairman's Report: Max Hiron**

**Item No. 2: Senior Manager's Report: Michael Bell**

**Item No. 3: Bendigo & Adelaide Bank Limited Report: Warren Hughes**

**Item No. 4: Receipt of Annual Report.**

To receive and consider the financial statements and reports to the shareholders comprising:-

- a) The statements of financial performance and financial position for the year ended 30<sup>th</sup> June 2011.
- b) Directors declaration and Directors report for the year ended 30<sup>th</sup> June 2011.
- c) Independent Auditors Report for the year ended 30<sup>th</sup> June 2011.

**Moved by:**

**Seconded by:**

**Item No. 5: Resignation of Director(s) and Election of Director(s) of the Company under Rule 62 (1) and 52 (1) of the Constitution.**

**Resignation of Directors:** In accordance with rotation policy, Mr Robert Rudd, Mr Brian Lindbeck and Mr Col Moran will retire from the board. Mr Rudd, Mr Lindbeck and Mr Moran are seeking re-election.

**Election of Directors:** N/A

**Moved by:**

**Seconded by:**

**Item No. 6: Resolution**

To consider and if thought fit to pass the following resolution as ordinary resolution;-

- Directors to be reimbursed for any expenses incurred by them personally relating to company business of East Gosford & Districts Financial Services Limited.

**Moved by:**

**Seconded by:**

**Item No. 7: General Business**

**Closure:** The meeting closed at

*Signed as a true record.....Chairperson*

*Date.....*

# Proxy form

**East Gosford & Districts Financial Services Limited**  
 A.B.N. 90 092 538 620

All correspondence to:  
**East Gosford & Districts Financial Services Limited**  
 P.O. Box 4021  
**EAST GOSFORD NSW 2250**  
 Enquiries 02 43234559  
 Facsimile 02 43231499

I, .....

of, .....

.....



Mark this box with an 'X' if you have made any changes to your address details (see reverse)

**Appointment of proxy**

I/We being a member/s of **East Gosford & Districts Financial Services Limited** and entitled to attend the vote appoint the person named below or, if no person is named below, the Chairman of the Meeting as my/our proxy to vote in accordance with directions set out below (with a discretion as to any business not referred to below) or, if no directions are given, as my/our proxy sees fit, at the Annual General Meeting of the Company to be held at **Gosford Regional Gallery, 36 Webb Street, East Gosford** on **25<sup>th</sup> November 2011** at **6.00pm** and at any adjournment of that meeting.



The Chairman of the Meeting (mark with an 'X')

OR

Write here the name of the person you are appointing if this person is someone other than the Chairman of the Meeting.

**Voting directions to your proxy**

Please mark with 'X' to indicate your directions

Ordinary Business	Accept	Decline	Abstain*
Item 4. Receipt of financial report, Director's report and Auditor's report.			
Item 2. Re-election of Robert Rudd.			
Item 2. Re-election of Brian Lindbeck.			
Item 2. Re-election of Col Moran.			
Item 6. Reimbursement of Directors for any expenses incurred by them relating to company business of East Gosford & Districts Financial Services Limited.			

\*If you mark the Abstain box for a particular item, you are directing your proxy not to vote on your behalf on a show of hands or on a poll and your vote will not be counted in working out the required majority on a poll.

If a proxy does not attend the meeting or does not elect to vote on a resolution and a poll is duly demanded, then the Chairman of the meeting will be taken to have been appointed as the proxy of the relevant shareholder in respect of the meeting.

**PLEASE SIGN HERE**

This section **MUST** be signed in accordance with the instructions overleaf to enable your directions to be implemented.

Individual or Shareholder 1

Shareholder 2

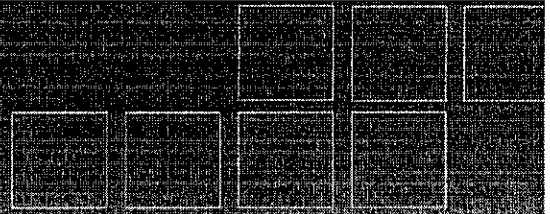
Shareholder 3

Sole Director and Sole Company Secretary

Director

Director/Company Secretary

# Proxy form



## How to complete this Proxy form

### 1. Your name and address

This is your name and address as it appears on the Company's share register. If this information is incorrect, please mark the box and make the correction on the form. **Please note, you cannot change ownership of your shares using this form.**

### 2. Appointment of a proxy

A member entitled to attend and vote at the Meeting may appoint one proxy. A proxy need not be a member of the Company. A proxy may be an individual or a Company.

### 3. Identity of proxy

If you wish to appoint the Chairman of the Meeting as your proxy, mark the box. If the person you wish to appoint as your proxy is someone other than the Chairman of the Meeting please write the name of that person. If you leave this section blank, the Chairman of the Meeting will act as your proxy.

### 4. Voting instructions

You may direct your proxy how to vote by placing a mark in one of the boxes opposite each item of business. If you do not mark any of the boxes on a given item, your proxy may vote as he or she chooses. If you mark more than one box on an item your vote on that item will be invalid.

### 5. Signing instructions

The Proxy form must be signed in the spaces provided.

#### *Individual*

If the holding is in one name, the holder must sign.

#### *Joint holding*

If the holding is in more than one name, any one holder may sign.

#### *Power of Attorney*

To sign under power of attorney, you must have already lodged this document with the Company or attach a certified copy of the power of attorney to this form when you return it.

#### *Companies*

If the Company has a Sole Director who is also the Sole Company Secretary, this form must be signed by that person. If the Company (under section 204A of the Corporations Act 2001) does not have a Company Secretary, a Sole Director can also sign alone. Otherwise this form must be signed by a Director jointly with either another Director or a Company Secretary. Please indicate the office held by signing in the appropriate place.

If a representative of the Company is to attend the meeting, the appropriate 'Certificate of Appointment of Corporate Representative' must be produced before admission to the meeting.

## How to complete this Proxy form

This Proxy form (and any power of attorney under which it is signed) must be received by the Company not later than **2 business days** before the meeting (**ie by 6.00pm, Wednesday 23<sup>rd</sup> November 2011**). Any Proxy form received after that time will not be valid for the scheduled meeting.

Documents may be lodged in any of the following ways:

#### *Post or hand delivery*

To the Company's registered office at 101 Victoria Street, East Gosford, 2250 or P.O. Box 4021, East Gosford, 2250.

#### *Facsimile*

To fax number 02 43231499