

## Notice of Meeting



### **Sarina & District Community Financial Services Ltd Annual General Meeting**

**A.B.N. 28 112 407 182**

**To be held at 1pm on Saturday 12 November 2011  
at Sarina Bowls Club, Beach Road, Sarina 4737**

#### **Ordinary Business**

##### 1. 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.

##### 2. Remuneration Report

To consider, and if thought fit, pass the following remuneration report as an ordinary resolution.

That the Remuneration Report be adopted.

##### 3. Election of Directors

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

#### **To ratify Directors appointed to the board since the last AGM**

- (i) That **Debra Rhule** be elected as a Director of the Company.
- (ii) That **Natasja Steenkamp** be elected as a Director of the Company.

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

- (iii) That **Rodney Nunn** be elected as a Director of the Company.
- (iv) That **Lesley Ward** be elected as a Director 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.

### **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 shareholders as at 5pm on Tuesday 8 November 2011

By order of the Board

### **Lesley Christine Ward**

Company Secretary

29 September 2011

The Annual Report for the financial year ending June 2011 is now available at [www.bendigobank.com.au/sarina](http://www.bendigobank.com.au/sarina) go to investor relations.

### **Explanatory Notes**

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

### **Agenda Item 2. Remuneration Report**

The Corporations Act requires a resolution that the Remuneration Report contained in the Company’s Annual Report [and Concise Report] be adopted, be put to the vote. The resolution is advisory only and does not bind the Directors of the Company.

### **Agenda item 3. Election of Directors**

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

#### **Ratify New Director - appointed to the board since the last AGM**



- (i) **Debra Rhule** appointed to the board since the last AGM, retires in accordance with the constitution of the Company, and being eligible, offers herself for election.

History of Residency:

Born in Mackay, lived in Sarina from birth.

Community Link and Activities: Tuckshop Assistant when children were at school.  
Involved with Sarina Soccer Club for approx. 5 years.  
Treasurer and President of Fibre Arts Group.

Qualifications: Office Administration, Book Keeping. MYOB Qualified.  
Self-employed in own taxi business for many years.

Other Skills and Experience: Book-keeper for Sarina Shire Council, Office administrator/Book-keeper for Ken Seaniger & Sarina Family Practice, Administrator for TAB.  
Volunteer treasurer/president for Sarina Fibre Arts.



(ii) **Natasja Steenkamp** appointed to the board since the last AGM, retires in accordance with the constitution of the Company, and being eligible, offers herself for election.

History of Residency: Born in South Africa, lived in New Zealand for 12 years, lived in Mackay since October 2010.

Community Link and Activities: Employee of CQUniversity, Mackay campus.  
Member of: Mackay road runners, Mackay bush walking club, Actively involved in road cycling

Qualifications: B Com, B Com (Hons), M (Com), PhD, CA, Certificate in Tertiary Education

Work Experience: Dr Natasja Steenkamp is a Senior Lecturer in Accounting in the School of Commerce and Law at CQUniversity, Mackay campus. She teaches Financial and Management Accounting courses at undergraduate and postgraduate levels. She has worked in Academia in South Africa for 6 years and in New Zealand for 11 years and has taught auditing and a range of accounting subjects at undergraduate and postgraduate levels.

Natasja qualified as a Chartered Accountant in South Africa. She has worked in a number of different capacities in the corporate world for 11 years, including as a manager in the National Technical departments of PwC and of KPMG Chartered Accountants in South Africa and in New Zealand respectively. Natasja also had her own Chartered Accountant practice in South Africa for several years.

Other Skills and Experience: Volunteer at the Salvation Army and the Smith family Mentoring programme.

## Re-election of Director - retiring by rotation



- (iii) **Rodney Nunn** retires by rotation in accordance with the constitution of the Company, and being eligible, offers himself for re-election.

Residency: Has resided in Sarina since 2004.  
Community Links and Activities: Volunteer at Sarina Sugar Shed, Treasurer of Probus Club and family in Sarina.  
Qualifications: Diploma in Accounting  
Work Experience: 41 years in the Queensland Public Service. Mainly involved in the policing of policy and administration of various State taxation legislation. Considerable experience in areas of law and accounting associated with this activity.  
Other Skills and Experience: General understanding of investments as a self-funded retiree.  
Position Held: A member of the steering committee, Company Treasurer since inception 2005.



- (iv) **Lesley Ward** retires by rotation in accordance with the constitution of the Company, and being eligible, offers herself for re-election.

History of Residence: Moved from Adelaide, S.A. to Sarina in 1995 with family.  
Community Links and Activities: Executive Director & Secretary of Sarina Tourist Art & Craft Centre from inception for 7 Years. Assisted the centre to gain tourism information accreditation.  
Qualifications: Completed M.Y.O.B. Completed marketing and retail display workshops.  
Work Experience: Retail sales, bookkeeping, office administration, owner/manager of a local business, marketing/media officer.  
Other Skills and Experience: Communication skills, organisational skills, collector of Sarina history from 1900. Awards for egg shell decorating, crochet and knitting & hand work. Hobbies: lead lighting, furniture restoration, & gardening.  
Position Held: Secretary for Steering Committee formed in 2003. Appointed Company Secretary, January 2005.

# Proxy form

**Sarina & District Community Financial Services Limited**  
A.B.N. 28 112 407 182

All correspondence to:  
**Sarina & District Community Financial Services Limited**  
37 Broad Street  
Sarina Qld 4737 Australia  
Enquiries 07 4043 2634

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 shareholder/s of Sarina & District Community 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 Sarina Bowls Club Beach Road Sarina on Saturday 12 November 2011 at 1pm 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 1. Receipt of Financial Report, Director's Report and Auditor's Report			
Item 2. Remuneration Report			
Item 3. Ratify Directors appointed to the board since the last AGM			
Debra Rhule			
Natasja Steenkamp			
Re-election of Directors			
Rodney Nunn			
Lesley Ward			

\*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.

## 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

<input type="text"/>	<input type="text"/>	<input type="text"/>
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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 shareholder entitled to attend and vote at the Meeting may appoint one proxy. A proxy need not be a shareholder 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 days before the Meeting 5pm 10 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 37 Broad Street Sarina Qld 4737

#### *Facsimile*

To fax number **07 4943 2637**