



Newsletter

January 2008

From the Manager's desk

An exciting announcement and a huge thank you!

I love my job. Every day I get to engage with and help people (some of them not even customers). I get to work with a great team, and we receive regular appreciation for our efforts. I can walk to work in less than five minutes, my children are never far away and I have the opportunity to engage with the wider community in very real, worthwhile ways.

The opening of our branch in December 2003 was a very exciting time however, for me the real excitement is just beginning. For four years our team of staff, voluntary Directors and loyal customers have been working towards a goal. That goal is now being realised.

As I write this, I look at my desk calendar and the thought for today, a quote from Henry Ford, is very apt,

"A business that makes nothing but money is a poor kind of business". When I read this quote I am reminded of a statement by Rob Hunt (CEO Bendigo Bank) at a recent conference, "It's not about banking". Banking is something we do very well however, our goal is to be so much more and the **Community Bank**[®] model allows us to be so.

That is where my job satisfaction comes from. After over 30 years in the industry, I can now offer so much more than banking. Please read on.

This edition of our newsletter is dedicated to some exciting announcements and some heartfelt thanks. It also includes a community survey and I ask that you take a few minutes to complete and return it.

Announcements

First dividend announcement

Shareholders in North Epping Financial Services Limited (NEFSL), franchisee for North Epping **Community Bank**[®] Branch of Bendigo Bank are about to receive the first dividend on their investment. At its recent annual general meeting NEFSL announced its first dividend after just three years in business.

The dividend of 3.0 cents per share will be paid in May 2008 with an anticipated interim dividend for the half year to 30 December 2007 of 6.0 cents per share. This dividend rewards those people who had the faith to invest in our **Community Bank**[®] branch and shows our appreciation of their continued support.

Announcing our first Community Grants Program

Following on from our first dividend announcement and having done our financial projections for the 2007/08 year, we are very proud to be planning delivery of our first Community Grants Program. This is the goal we have been working towards.

Our founding principles provide that our profit shall be applied first to working capital, second to shareholder dividends (with specific limitations) and then to community and charitable purposes. Having satisfied the first two we expect to make our first Community Grants from our anticipated 2007/08 profit result.

The program will consist of four phases:

1. **Survey** – Attached to this newsletter, please complete and return by 31 March 2008.
2. **Information** – Representatives of local not for profit groups will be invited to attend an information evening. Please register with the branch by phoning 9869 0818. A policy document will be available at the branch.
3. **Application** – All applications will be accepted and considered.
4. **Presentation** - Successful applicants will be announced at a presentation function.

Student Values Awards – 2007

Last year we offered local schools the opportunity to participate in our Student Values Award scheme. The Award aims to recognise a student who displays the values which we aspire to in our dealings with customers and the public.

Integrity,
Respect,
Equality,
Loyalty,
Achievement,
Trust and
Excellence.

We believe these values are important to maintain community strength in future generations.

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Announcements continued

The 2007 award recipients were:

Epping North Public School	<i>Matthew Bartholomew</i>
Epping Public School	<i>Tamiru Kawashima</i>
Epping Boys' High School (debating award)	<i>Jack Dwyer</i>
Cheltenham Girls' High School	<i>Emily McGrath- Cadell</i>
Arden Anglican School (primary)	<i>Sophie Baffett</i>
Arden Anglican School (secondary)	<i>Andrew Coy</i>

"2121 Community Award" 2007 winner

The 2007 2121 Community Award was presented to Garth Guyett by Greg Smith MP. The award was introduced in 2006 to recognise contributions made by local residents.



Garth received the award for his contribution to the All Saints Anglican Church and parish which is an integral part of our community. Garth is one of the founders of the parish and despite now being legally blind, Garth continues with the voluntary fundraising and administrative activities he has done for over 30 years. Outside of the church, many have benefited from his helpful advice and willingness to assist. Garth is also a past president and honorary life member of the Rose Society of NSW and was the 1988 winner of the National Rose Society's T A Stewart Memorial Award for outstanding service to the rose. The winner was selected from four finalists by an independent panel of judges. This year's finalists were, Bruce Edwards, Joy Toll, Anne Moore and Garth Guyett.

Thanks

North Epping Village Fair

We would like to say a very big thank you to everyone who turned out to support the fair on 1 December. Although it poured with rain for much of the day the fair was once again a great day with local residents turning out in force. In particular, the stall holders, performers and their families braved the weather helping to ensure the fair was a successful celebration of our fourth birthday.

Thank you also to Epping Venturer Scouts who toiled and camped out in the rain the night before to ensure the giant flying fox was in action for the fair. What a great ride! If you want more of this type of adventurous activity, consider becoming a scout.

Community awareness

The sharp eyes, local knowledge and observation skills of our neighbours, staff and customers assisted in avoiding a major incident recently at our branch. For security reasons we can't give more details but we can say a very big thank you to those responsible.



Osbich Family Appeal

There can be no doubt that community spirit is strong here in Epping. You may have seen this vehicle out and about giving Dianna and Raul a new freedom. This was made possible thanks to the outstanding response to this appeal with over \$17,000 raised in the first month. Dianna and Raul have asked us to pass on their appreciation to everyone who contributed.

The appeal was set up with the support of North Epping **Community Bank**[®] Branch of Bendigo Bank and North Epping Rangers Sports Club with the aim of assisting the Osbich family to purchase a wheelchair adapted vehicle to transport Dianna who is a quadriplegic due to Multiple Sclerosis.

Friends of the family organised several fund raising events and many locals made anonymous donations acknowledging the contribution the Osbich family has and continues to make to our community, particularly their involvement with the Rangers. The committee still has some exciting events lined up as we attempt to raise the last \$10000 to make the final payment of the car.

**For more information please call into
Shop 9/288 Malton Road,
North Epping
or phone 9869 0818**

**We are open:
Monday to Friday 9.00am - 5.00pm
Saturday 9.00am - 12 noon**

North Epping
Community Bank[®] Branch **Bendigo Bank**

