



‘Day Off the Farm’.

The Neerim District **Community Bank**® Branch recently arranged a ‘Day Off the Farm’ to show support for the local dairy industry following the recent milk price crisis. The Neerim District is a major dairying area in West Gippsland and the lunch attracted 48 dairy farmers from the Neerim, Jindivick, and Buln Buln areas.



(L-R) Toby Kelly, David Johnson and Michael Whitford, dairy farmers from Neerim at the ‘Day Off the Farm’ lunch.

The aim of the event was to get the farming families off their farms, if only for a short time, and show them that their community supported them and cared about them and their future. Farmers received information on health and wellbeing and other support services. Comedian Des Dowling entertained those in attendance.

The event was well supported by the local Neerim District businesses with more than 20 door prizes being distributed. In addition each family took home a blood pressure monitor and cook books donated by the Neerim South Medical Centre.

The event was supported by the “Look over the Farm Gate” program which is a state government program which encourages rural communities to look after each other. The general response from all who attended was that the day was a complete success.

Thank you to the following businesses who donated prizes for the ‘Day off the Farm’ dairy lunch.

Neerim South Pharmacy; DeJa Vu Neerim South; Warragul Country Club; Debritz Bistro, Neerim South Hotel; Jindi Pig Butcher Neerim South; Little Flea Neerim South; Neerim South Post Office; Heather Inglesse; Neerim South Milk Bar; The Outpost Retreat Noojee; Baw Baw Outdoor Sports Neerim South; Neerim South Timber & Hardware; Neerim South Medical Centre; Press Cellars Warragul; Neerim South IGA Supermarket; Yings Krua Thai Restaurant Neerim South; YGP Neerim South, GippsDairy; and VFF ‘Look Over The Farm Gate’ Program.

Neerim District **Community Bank**® Branch

Making great things happen.

When you bank with Neerim District **Community Bank**® Branch great things happen in your community.

So, if you’re not banking with us already, drop by and be part of something bigger.

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COMMUNITY CONTRIBUTIONS
\$2,426,000

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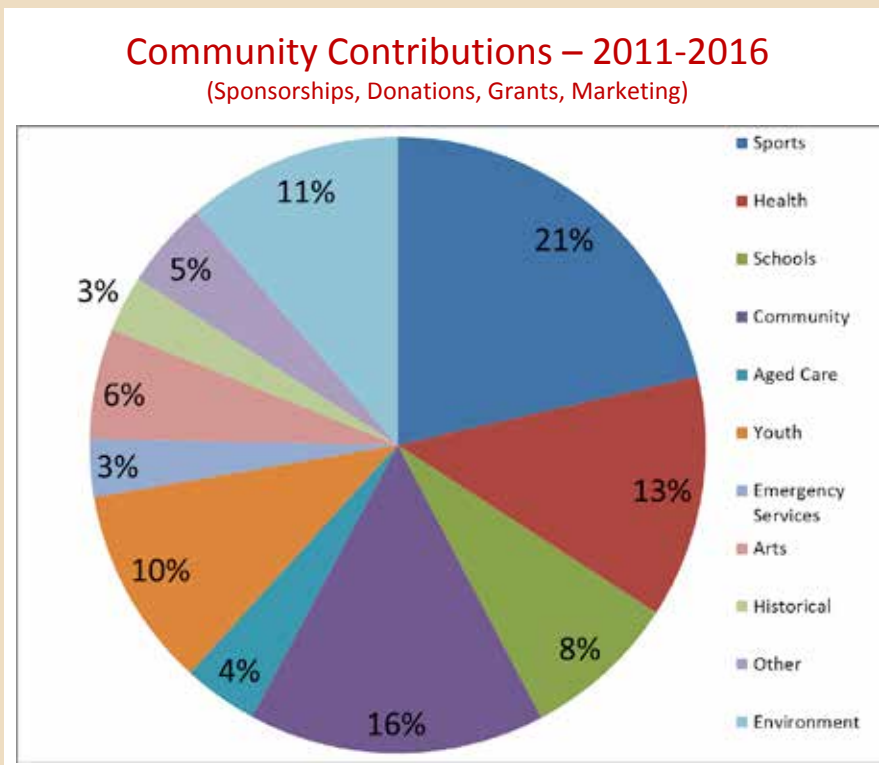
Community Investment Presentation.

The Neerim District **Community Bank**® Branch sponsors many clubs and organisations in the district. Recently the branch held a Community Investment Presentation Night where it presented cheques totalling \$23,750 to 11 sporting clubs and community organisations who will compete or hold events over the next six months.

The Clubs involved included:

- Neerim District Cricket Club – Major Sponsor
- Jindivick Cricket Club – Major Sponsor
- Buln Buln Cricket Club – Major Sponsor
- Neerim District Bowling Club – Major Sponsor
- Neerim District Wolves Basketball Club – Major Sponsor
- Neerim Tennis Club - Sponsor
- Buln Buln Tennis Club – Sponsor
- Neerim District Progress Association – Public Arts Prize Sponsor
- Haemophilia Australia Foundation – ‘Paint the Town Red Day’ Sponsor
- Neerim District Pony Club – Sponsor
- Drouids Hockey Club – ‘Craig Watts Award’ Sponsor.

Over the past year the Neerim District **Community Bank**® Branch has distributed over \$107,500 to community groups bringing the total returned to the community since opening to over \$2.426 million. The pie chart below show the areas to which these funds have been allocated during the past five years (2011-2016).



Magic Moments Leadership Summit.

During the first week of July, Year 11 student at the Neerim District Secondary College, Dylan Donnelly attended the 2016 Magic Moments Youth Leadership and Business Summit in Sydney.

Dylan's trip was sponsored by the Neerim District Youth Foundation and the Neerim District **Community Bank**® Branch. Dylan is pictured with Brendan O'Brien, Manager of the branch and Susan Allen, Facilitator of the Youth Foundation.

Dylan was nominated by one of his teachers Mr. Sharp for his interest in economics and by Deputy Principal at the college Mr. Stuart Nicolson for his personal qualities.

Dylan reports that the trip was a fantastic experience and that he met some great people with similar interests, some that could well become lifelong friends. "The leadership qualities I learned at the summit will remain with me throughout my life," said Dylan upon his return to the school. "I learned that I am a strong confident individual who has a voice and can express my views and opinions to others."

Dylan intends to go to the 2017 summit as a graduate of the program.



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Neerim District Community Bank® Branch Challenge Shield.

The Neerim District **Community Bank**® Branch Challenge Shield is competed for each time the Buln Buln and Neerim-Neerim South Football Netball clubs meet. Again in 2016 the Buln Buln club was victorious. The competition was close all day.

Each game of Football and Netball earn points towards determining the winner. This year the result came down to who won the A grade netball game and despite a close tussle the Buln Buln girls emerged victors by five goals.

Congratulations to both clubs and may 2017 bring more exciting tussles.



Brendan O'Brien (Branch Manager) centre, pictured with Steve Symes (left) President Buln Buln Football Club and Danny Sheehan (right) President Neerim-Neerim South Football Netball Club with the Challenge Shield.

Local athletics champions.



Chandra and Isaiah pictured in Perth at the championships.

Two local students have excelled in their chosen sport of athletics. Isaiah and Chandra Abrahams both represented Victoria at the Australian Junior Athletics Championships held in Perth Western Australia earlier in 2016.

Isaiah competed in the javelin where he is the current Victorian junior champion. In Perth he made it to the finals where he finished eighth. Chandra competed in the long jump but failed to make the finals despite recording a near personal best mark.

Recently Chandra was selected in the Victorian AFL Under 15 schoolgirls team to play in the Australian Championships in Maroochydore Queensland during August.

Both students are to be congratulated on their efforts. In addition to athletics both Isaiah and Chandra play football for Neerim Neerim South.

What does our **Community Bank**® branch do for the people of Neerim District?

We reinvest 80% of profits back into the community and since the year 2000, we have provided more than \$2.4 million to community-based projects and organisations via our Community Investment program.

In the same way as the Big 4 banks, your **Community Bank**® branch offers products and services with the goal of being a profitable business. The **Community Bank**® model is based on a 'profit-with-purpose' model, which means our profits are returned directly to the community that has generated them, namely people living in postcodes 3818, 3821, 3831, 3832 and 3833 – that's you!

We call this 'shared value' and this is a foundation of our **Community Bank**® branches, which are owned by the community (account holders and shareholders) for the community.

In big banks, 100% of that profit is returned to shareholders but with the **Community Bank**® model we are different. Our shareholders agreed to receive a 20% share, leaving the remaining 80% for reinvestment in the community. That's where the money comes from and that's how we've been able to put more than \$2.4 million back into the community. Simple, isn't it?

And there's a simple reason to bank at your **Community Bank**® branch, because it means something you have to do every day actually benefits you and your community every day.



Shares.

We are regularly asked by people in the community if there are any shares in Neerim District Financial Services Limited available for purchase. In recent times the answer has been 'Sorry but there are none available'.

If you currently hold shares in Neerim District Financial Services Limited and would like to sell them please go to the Low Volume Market Trading Shares website: www.bendigobank.com.au/public/community/our-branches/neerim/trading-shares-lvm and register your interest to sell. Similarly if you wish to purchase shares you can do so by registering using the same link.

Details on how shares are traded can also be found on the website.

Branch contacts.

Call in and see us at 143 Main Road, Neerim South and you will receive the friendly, informed service for which Neerim District **Community Bank**[®] Branch is renowned.

The branch is staffed by the following team members:

Branch Manager:

Brendan O'Brien

Customer Relationship Manager:

Maureen Johnston

Senior Customer Service Officer:

Karen Johnson

Customer Service Officers:

Donna Field, Paula Guy, Eve Newbegin

For all your banking needs call into Neerim District **Community Bank**[®] Branch.



L-R: Brendan O'Brien, Donna Field, Paula Guy, Karen Johnson, Eve Newbegin, and Maureen Johnston.

Notice of AGM

Notice is hereby given that the ANNUAL GENERAL MEETING ("AGM") of Neerim District Financial Services Limited (A.B.N. 46 091 832 923) ('company') will be held at Phoenix Rooms, Neerim South Recreation Reserve, Neerim East Road, Neerim South on Thursday 27 October 2016 at 7.00pm.

Meeting's business

1. To receive and consider the Financial Statements and the reports of the Directors and Auditors for the year ended 30 June 2016.
2. To consider, and if thought fit, to pass the election of Directors as an ordinary resolution.
3. To consider any other business that may legally be brought forward of which due notice has been received.

A financial report, Directors' and Auditor's reports will be sent to any shareholder, who has not already nominated to receive these reports, free of charge if requested.

Any shareholder who is entitled to vote at the AGM may contact the Company Secretary and request the company to provide them with a personal notice of the meeting. The Company Secretary contact details are:

Tony Allen
Company Secretary

Neerim District Financial Services Limited
143 Main Road, Neerim South VIC 3831

Phone: 0429 464 157
E-mail: ndfs@ndfs.com.au

We look forward to seeing you there.

Neerim District Financial Services Limited ABN 46 091 832 923
S40284-5 (311432_v1) (15/07/2016)

Neerim District Financial Services Limited

Neerim District Community Bank[®] Branch

143 Main Neerim Road, Neerim South VIC 3831 Phone: 5628 1079

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

Website: www.bendigobank.com.au/neerim



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