



Scholarship helps make Lucinda’s university dreams a reality.

Crossover resident, Lucinda Miller’s academic dreams will become a reality, thanks to one of Australia’s leading scholarship programs.

The inaugural ‘Beth Delzoppo Neerim District **Community Bank**® Branch Scholarship’ is awarded to first-time tertiary students whose financial circumstances might mean that a university degree is out of their reach.

Ms. Miller said she was thrilled to be able to start studying a Bachelor of Arts – Psychology at the University of Melbourne with the financial security a scholarship provided.

“I can’t wait to get started and work towards my goal of becoming a Psychologist,” she said.

Chairman of Neerim District Financial Services Limited (NDFSL) Board, Tim Kubale said he was thrilled to offer Lucinda the chance to further her education.

“I would hate to think that a local young person like Lucinda would be unable to start a higher education because of the financial costs.”

“Young people in a number of communities across Australia, including ours, will have the chance to become Doctors, Occupational Therapists, IT Professionals, Dentists, Engineers and Scientists, so its impact will be valuable for many people.



(L-R) Brendan O'Brien, Branch Manager with Directors of NDFSL Lucinda Miller, and Peter Bain at the announcement of the Scholarship.

“This is another way that our **Community Bank**® Company commits to building stronger communities.”

“Lucinda is very deserving of a scholarship and I wish her all the best of luck as she begin an exciting journey toward achieving her career goals,” he said.

The ‘Beth Delzoppo Neerim District **Community Bank**® Branch Scholarship’ is part of Bendigo and Adelaide Bank Scholarship Program, with more than 40 **Community Bank**® branches and other partners taking part from across Australia.

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.

Drop into your nearest branch at 143 – 145 Main Neerim Road, Neerim South or phone 5628 1079 to find out more.



COMMUNITY CONTRIBUTIONS
\$2,300,000

Bendigo Bank
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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 its second Community Investment Presentation Night where it presented to 12 sporting clubs and community organisations who will compete or hold events over the coming winter months.

The Clubs involved included:

- Buln Buln Football & Netball Club – Major Sponsor
- Neerim Neerim South Football Netball Club – Major Sponsor
- Nilma Darnum Football Netball Club – Major Sponsor
- Warragul Industrials Football Netball Club – Silver Sponsor
- Neerim District Junior Football Club – Sponsor
- Gippsland Umpires Association – Major Sponsor in conjunction with Bunyip **Community Bank**[®] Branch, Lang Lang **Community Bank**[®] Branch and Koo Wee Rup branch.

- Neerim South Recreation Reserve - Sponsor
- Gardivalia Festival of Gardens – Sponsor
- Neerim District Seniors Group – Sponsor
- Warragul Theatre Company – Sponsor
- Warragul Philatelic Society – Stamp Show – Sponsor
- Neerim South Primary School YeLP Program – Sponsor.

In addition the winner of the 'Beth Delzoppo Neerim District **Community Bank**[®] Branch Scholarship', Lucinda Miller from Crossover was presented with her award.

Two aspiring athletes from the Neerim District Secondary College Isaiah and Chandra Abrahams were also presented with sponsorship from the branch to enable them to participate in the Australian Junior Athletics Championships to be held in Perth Western Australia in March 2016.



Proudly supporting Community organisations in Neerim District.

Banking products and personal service that help make communities bigger.

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Where does the money come from?

We always talk about “where the money goes” in terms of sponsorships that are given to our community. So the question of where the money comes from and how we are able to do this year after year is an important one.

In the same way as a regular bank, your **Community Bank**[®] branches 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; the people living in the Neerim District and surrounds – 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.

Imagine a bag of money generated right here from the customers who bank with us. Once the typical expenses of running a business (franchise fees to Bendigo & Adelaide Bank, wages, operating costs and so on) are accounted for, the amount left is 'profit-with-purpose'.

In big banks, 100% of that profit is returned to shareholders but with the **Community Bank**[®] model, we are different. Our shareholders agreed at the outset to receive only a 20% share, leaving the remaining 80% for reinvestment in the community via sponsorships, donations etc.

That's where the money comes from and that's how we've been able to put over \$2.3 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 anyway actually benefits you and your community every day.



Charity golf day.

Recently the branch collaborated with the Drouin, Bunyip and Trafalgar **Community Bank**[®] branches, the Warragul branch and the Warragul Country Club in raising funds to support the medical ward at the West Gippsland Hospital. Over 100 players took part in the day including two

teams of four from the Neerim District **Community Bank**[®] Branch. The day raised more than \$22,000 for the hospital. A great effort on everyone's behalf.

Shares.

Regularly we are asked by people in the community if there are any shares in the **Community Bank**[®] company 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 or contact Tony allen, Company Secretary on 0429 464 157 or ndfs@ndfs.com.au for assistance and further information.



Neerim District **Community Bank**[®] Branch

Bendigo Insurance.

Protect what matters to you.

Talk to us about the range of insurance products and services that can help protect what matters to you – like your home, car and valuables – whether big or small.

Drop into your nearest branch at 143 – 145 Main Neerim Road, Neerim South or phone 5628 1079 for a no obligation quote or cover.

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Neerim District Invitational Bowls Tournament.

The Neerim District **Community Bank**[®] Branch is a major sponsor of the Neerim District Bowling Club including sponsoring the annual 'Mixed 4's Invitational Tournament'.

The recently held tournament was an outstanding success with 14 teams competing for the title. The winners in 2016 were Shane and Chris Hogan and Barrie and Gwen Price. Congratulations to all involved on a successful day.



(L-R) Barrie Price, Gwen Price, Chris Hogan, Shane Hogan.

Franchise agreement renewal.

Recently Neerim District Financial Services Limited concluded negotiations with Bendigo and Adelaide Bank to renew our agreement to operate a **Community Bank**[®] Company Franchise in the Neerim District for a further five years.

The renewal was negotiated on the same basis as previous agreements. In addition to the renewal for the period 2015 to 2020 a further five-year renewal to 2025 will be available to the company.

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

Customer Service Officer: Karen Johnson

Customer Service Officer: Donna Field

Customer Service Officer: Paula Guy

Customer Service Officer: Eve Newbegin

For all your banking needs, call into Neerim District **Community Bank**[®] Branch at 143 Main Road, Neerim South or telephone us on 5628 1079.



Move to a local bank.

Become a customer of Neerim District **Community Bank**[®] Branch today and you'll have access to great banking products and enjoy premium customer service.

And with contributions to our local community of \$2.3 Million, you'll also know that your banking is supporting something bigger.

Drop into the branch at 143 – 145 Main Neerim Road, Neerim South or phone 5628 1079 to find out more.



Neerim District **Community Bank**[®] Branch

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Neerim District **Community Bank**[®] Branch

143 Main Road, Neerim South VIC 3831 Phone: 5628 1079 Website: www.bendigobank.com.au/neerim

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



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