



Paynesville & District Community Bank® Branch wins 2014 East Gippsland Business Award.



The Paynesville & District **Community Bank**® Branch was recognised for the invaluable contribution to the community by winning the 2014 East Gippsland Business Awards in the Professional Services category.



Karen Newman and Angela Fleischer in the branch with our 2014 East Gippsland Business Award.

Paynesville & District Financial Services Ltd 61 The Esplanade, Paynesville VIC 3880 **ABN** 80 115 308 015

Directors: Andrew Quirke, Martin Richardson, Janet McLeod, Kevin Howlett, Margaret Beazer, Sarah Johnston, Kylie Miller, Dean Boyd and Nick Murray.

Shareholder email address.

Help save our company money by sending us your email address!

Paynesville & District Financial Services Limited pays three times more in postage and handling to send information about your dividend using traditional mail than when it is sent via electronic mail.

If you are a shareholder with access to email, please send your full name, address, phone number and email address to the Company Secretary at pdfs3880@gmail.com.

If you do not have an email address, your dividend payment notice will continue to be sent using normal mail.

Buy shares in your Community Bank® branch.

Paynesville & District Financial Services Limited operates on the low volume market to facilitate the trading of its shares. People who are interested in buying shares in our company can register their interest through our website.

<http://www.bendigobank.com.au/public/community/our-branches/paynesville/trading-shares-lvm>



Sharing our success.

Paynesville & District **Community Bank**[®] Branch is proud to support many local clubs and community groups, while promoting our business and financial services, which support growth in local business.

In our first nine years of operation, our branch has distributed \$350,000 back to our community through donations, sponsorships and grants. The money is sourced through **Community Bank**[®] branch profits and from Bendigo and Adelaide Bank.

Paynesville foreshore redevelopment

This year, we were delighted to announce our contribution of \$125,000 towards the Paynesville foreshore redevelopment project, a major infrastructure project that will deliver a \$750,000 facelift to the Paynesville foreshore and significant benefits to business, tourism and the local community.

Our branch became involved with the foreshore redevelopment project in 2012 when the Paynesville community identified the need to enhance the area as a high priority during a **Community Bank**[®] branch forum.

The biggest public space upgrade in Paynesville in 50 years, the project is a joint initiative between our shareholders and customers, East Gippsland Shire Council and the Victorian Government.

It will deliver a powerful social and economic benefit to Paynesville and district. It will bring enormous benefits to locals, tourists and businesses. It will contribute significantly to our local economy through employment, tourism and regional development. All of our local businesses and residents will benefit.

Our investment in the Paynesville foreshore project is our largest single contribution to our community and became our major focus for 2014 and 2015.



Paynesville & District Financial Services Limited Directors Martin Richardson and Andrew Quirke join other dignitaries to announce the Paynesville foreshore redevelopment.

Photo courtesy of the East Gippsland Shire Council.



Ruth Wilson at the morning tea with Karen Newman and Tari Mills.

Ruth Wilson retires.

Long-time Paynesville resident Ruth Wilson has retired from the Board of Paynesville & District Financial Services Limited.

Ruth, who is widely recognised for her dedication to the Paynesville community, has been a valuable member of our volunteer Board for nine years, having served since the company's inception.

Ruth's has been a staunch supporter of the **Community Bank**[®] branch model and has made a great contribution to the success of Paynesville & District **Community Bank**[®] Branch, particularly through her focus on the wellbeing of our branch staff.

We have greatly appreciated her efforts.

Meet our Manager.



Our Manager Julie Small.

In July 2014, the Paynesville & District **Community Bank**[®] Branch was delighted to welcome a new Branch Manager, Julie Small.

Julie moved to East Gippsland four years ago and joins our branch after a long career with the Shell Company of Australia Ltd.

Julie has extensive experience in sales and customer services and brings a strong ability to think outside the box. Her management style focuses on people, both customers and staff.

Julie is keen to learn from others and build on her knowledge and experience to achieve the best possible outcomes for our business.

Please drop into our branch to say hello to Julie, and don't hesitate to get in touch if you'd like any help with your banking and insurance needs.

Community groups.

We haven't forgotten our community groups and many stories illustrate how a small funding contribution can make a positive difference to the lives of those in our community.

In 2013, the Paynesville Football and Netball Club celebrated its first grand final win by the football seniors, the Paynesville Gulls. Our branch has assisted with significant cash sponsorship to help the club cover its costs. The branch also gives assistance to the Bairnsdale Golf and Bowls Club.

The Paynesville Men's Shed makes a valuable contribution to our community and we have been happy to help fund construction of their new building.

We have continued to support the Paynesville flotilla of the Australian Volunteer Coast Guard, providing a substantial contribution to expand the marine radio service for the Gippsland Lakes and adjacent offshore, and to enable the Coast Guard to maintain its rescue vessel and train volunteers, increasing safety on the lakes.

We were proud to sponsor the annual East Gippsland Corporate Teams Triathlon, which brought hundreds of people to our town and delivers benefits to businesses, visitors and locals.

Another major sponsorship is the increasingly popular Paynesville Music Festival, which attracts thousands of visitors to Paynesville each year. The festival makes a significant contribution to our economy and gives our branch a great opportunity to promote our business and our region.

We were happy to help the Paynesville & District Kindergarten buy the most effective solar panel system for their power usage requirements.



The 'Reflections' garden at Paynesville Cemetery.

The Paynesville Cemetery Trust recently added a new garden at the Paynesville Cemetery, which they named 'Reflections'. It is situated under the canopy of a lovely gum tree. The Paynesville & District **Community Bank**[®] Branch donated seating for the garden, which is there for anyone who would like to sit peacefully and reflect. We were proud to have had the opportunity to contribute to this project.

The Paynesville Primary School is proud of its 'yellow room', a space where the pre-kinder families meet weekly for playgroup. Our support will further improve the facility. We have also sponsored the annual Paynesville Primary School Art Show.

Branch employees sometimes get involved in planning fundraising events within our branch to support worthy charities. One of these events was held on 4 July, when our customers enjoyed a morning tea in the branch, held in conjunction with a Bendigo and Adelaide Bank-sponsored MasterChef Australia cooking challenge. All proceeds were donated to the Starlight Children's Foundation.

The people of Paynesville had a chance to win \$20 gift cards to spend in participating businesses on Support Small Business Day in October, thanks to the Victorian Government and principal partner Bendigo and Adelaide Bank. Our Branch Manager, Julie Small, joined other branch employees and volunteer Board members in Paynesville on Support Small Business Day, handing out information and speaking to people about the win/win nature of supporting our small, local businesses.



Customers enjoy morning tea in our branch as part of a fundraiser for the Starlight Children's Foundation.



Gift card winner Sandra Dempsey of Paynesville (centre) with Paynesville FoodWorks' Jemma Fleming and Branch Manager Julie Small.

To further our goal of supporting initiatives that enhance the wellbeing in our community, the Paynesville & District **Community Bank**[®] Branch plans to establish a Community Grants and Sponsorship Program in 2015.

Join us and be part of something bigger.

It's not just a home loan.

It's **bigger** than that.

It's about a place to raise your family...
the community you're going to be part of.

It's about setting yourself up.

Yes, banking is about money.

But it's about something **bigger** too.

It's about the good that money can bring.

We know full well the difference a bank can make.

We know that successful customers make
for a successful community.

And that's why we set out to make both.

So yes, we could just care about money.

We could just see our customers as numbers.

And we could think that a loan is nothing
but an interest rate.

But we're **bigger** than that.

Drop into your nearest branch at 61 The Esplanade,
Paynesville or phone 5156 6655 to find out more.



Bendigo Bank

Bigger than a bank.

bendigobank.com.au

Paynesville & District **Community Bank**[®] Branch

Bendigo and Adelaide Bank Limited ABN 11 068 049 178 AFSL/Australian Credit Licence 237879. S48246-2 (231305_v1) (13/11/2014)

Our branch.

Paynesville & District **Community Bank**[®] Branch delivers all our customers' banking and insurance needs and is a strong and dynamic part of the East Gippsland business community.

Under our franchise agreement, Paynesville & District Financial Services Limited employs staff and provides capital to operate the branch, while Bendigo and Adelaide Bank provides banking services, infrastructure, mentoring and training.

Our locally owned and operated business employs local people and invests a large portion of our profits into the community through community grants and sponsorships, and dividends to shareholders.

Our branch and our volunteer Board work closely with our community, supporting local clubs and organisations. We work for the benefit of our customers to help improve local employment, provide opportunities and contribute to our economy. It is not just good for our community it is good for our business too.

Paynesville & District **Community Bank**[®] Branch takes pride in our position in Paynesville and district and we are renowned for our friendly staff, who are passionate about our community. One day a month, our staff donate their time on a Saturday morning to collecting rubbish on the foreshore as part of a 'Keeping Paynesville Beautiful' initiative.

Our history.

Paynesville & District **Community Bank**[®] Branch opened its doors in December 2005 after a strong campaign by passionate community members eager to establish their own bank.

The idea for a **Community Bank**[®] branch arose in 2004 when Bendigo and Adelaide Bank encouraged the community to establish a branch. At the time, the district had been without a bank for almost 10 years.

A steering committee of 17 people worked tirelessly to establish a **Community Bank**[®] branch, stimulating local interest and raising capital to finance the project. When the prospectus was launched on 22 August 2005, Paynesville set a record for the highest amount ever collected at a launch.

The prospectus closed five weeks after it opened when the maximum total of \$800,000 was reached.

A public company, Paynesville & District Financial Services Limited, run by a volunteer Board, was formed to create a **Community Bank**[®] branch and to operate the franchise agreement between the company (Paynesville & District Financial Services Limited) and Bendigo and Adelaide Bank.

In December 2005, just 13 months after the idea was raised, the Paynesville & District **Community Bank**[®] Branch proudly opened its doors at 61 The Esplanade, Paynesville.



Karen Newman, Geraldine Boswell, Tari Mills, Julie Small, Brod Murdoch and Angela Fleischer.

Who's who at our branch.

If you are interested in becoming a customer of our **Community Bank**[®] branch, please contact the Branch Manager, Julie Small, or drop in to the branch and meet our friendly staff.

Paynesville & District Community Bank[®] Branch

61 The Esplanade, Paynesville VIC 3880

Phone: (03) 5156 6655 Email: paynesvillemailbox@bendigoadelaide.com.au

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

Website: www.bendigobank.com.au/paynesville

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twitter.com/bendigobank



bendigobank.com.au