



10 years in business meeting banking needs.

Established to serve our community, the locally owned and operated Paynesville & District **Community Bank**[®] Branch is proud to celebrate 10 years in business and to offer our customers a convenient, reliable service to meet all their banking and insurance needs.

Our bank provides the local businesses, trades people and residents with a bank that can help you to prosper and achieve your goals.

As we celebrate our 10th year in business, we are proud to share our success with our customers, our shareholders, our employees and our community.

For nearly 10 years, Paynesville & District **Community Bank**[®] Branch has worked with our partners to give back to the community so we can share our success with our customers.

For nearly 10 years, Paynesville & District **Community Bank**[®] Branch has empowered our community to support causes they care about through local grants and sponsorships.

During nearly 10 years in business Paynesville & District **Community Bank**[®] Branch has contributed more than



\$350,000 to our community through local grants, sponsorship and shareholder returns.

For the past 10 years, the Paynesville & District **Community Bank**[®] Branch has shared the rewards of our business excellence to help provide our community with a strong and sustainable future.

As Paynesville & District **Community Bank**[®] Branch celebrates 10 years in business, we continue to build a strong and sustainable future for our company and the community we serve. The more we grow, the more we can give back, which means we all share in our success.

It's our 10th birthday!

Help us celebrate our 10th birthday at 9.00am on Sunday 8 November at Gilsenan Reserve in Paynesville.

There will be music, a free sausage sizzle, birthday cake and kid's activities. Come along and join in the festivities as we celebrate 10 years of being part of the Paynesville community!



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

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

Paynesville foreshore – ready for summer!

The foreshore project is now finished and is looking great. Locals and visitors alike will benefit from the new look, with the lovely grassy spaces, the funky seating areas, the new trees and the improved safety for traffic and pedestrians.

The official launch of the completed project took place on 23 September, and was opened by Parliamentary Secretary for Tourism, Major Events and Regional Victoria Ms Danielle Green, and attended by the Mayor of East Gippsland Shire Council, Cr Peter Neal, CEO of East Gippsland Shire Council Mr Gary Gaffney, Darren Chester MP and Tim Bull MP as well as local identity Ross Gilsenan.

The Chair of Paynesville & District Financial Services Limited, which runs the Paynesville & District **Community Bank**[®] Branch, Martin Richardson, said co-funding a project of this type was a first for the branch, which is required by its charter to channel 50 per cent of its profit back into the local community.

“We held a workshop with the community in 2012 to help us understand what people wanted and needed and a clear priority was the beautification of the Paynesville foreshore and Esplanade and safety improvements for pedestrians,” Mr Richardson said.

“The Paynesville Esplanade foreshore area is the town’s hub of visitor and community activity, hosting events such as the Paynesville Music Festival and Carols on the Lake, which are also sponsored by the **Community Bank**[®] branch. This project has delivered a powerful social and economic benefit to Paynesville and district, which is exactly what we work to achieve.”

Paynesville & District **Community Bank**[®] Branch takes pride in its position in Paynesville and district and is proud of its competitive offering and award-winning service.

As the banking services provider of choice for the area, the **Community Bank**[®] branch delivers the full, competitive range of banking and insurance services and is a strong and dynamic part of the East Gippsland business community.

“But we are not just about business. Our locally owned company, which operates under a franchise agreement with Bendigo Bank, employs local people and invests a large portion of our profits into the community,” Mr Richardson said.

“Since we opened our doors 10 years ago, Paynesville & District **Community Bank**[®] Branch has distributed more than \$350,000 back to our community through donations, sponsorships and grants, and dividends to shareholders,” he said.

“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 business too.”

The branch contributed \$125,000 to the upgrade of the foreshore, along with State Government funding of \$300,000, and East Gippsland Shire Council’s contribution of \$325,000.



(L-R Mayor of East Gippsland Shire Council, Cr Peter Neal, Parliamentary Secretary for Tourism, Major Events and Regional Victoria Ms Danielle Green, Chairman Martin Richardson and Ross Gilsenan).

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**[®] company.

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:

www.bendigobank.com.au/public/community/our-branches/paynesville/trading-shares-lvm

Community groups.

Although our funding ability has been curtailed this year due to our commitment to the funding of the Paynesville foreshore, we have still been able to give assistance to community activities. Over the past 12 months, a number of local clubs and organisations have benefitted from our sponsorship. The list below is only a sample of the many local organisations we have supported:

- Paynesville Football and Netball Club
- Paynesville Bowls Club
- Paynesville flotilla of the Australian Volunteer Coast Guard
- Golf Club
- Paynesville Music Festival
- Australia Day Awards
- Paynesville Christmas Carols.

The branch has also been involved with fundraising for the Royal Children's Hospital Appeal and promotion of Small Business Day.

We are really proud to support organisations such as the local Coast Guard. Our contribution assists them to maintain their rescue vessel and to train volunteers, thereby increasing safety on our lakes. Another major sponsorship we are involved in 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.

Next year, we will be introducing a more streamlined way of

applying for and allocating sponsorship requests through a Community Grants and Sponsorship Program process whereby community groups and organisations can apply for funding for their event or project through an annual application process. The aim of the Community Grants and Sponsorship Program is to support a broad range of initiatives that address identified needs which will enhance the well-being of our community.



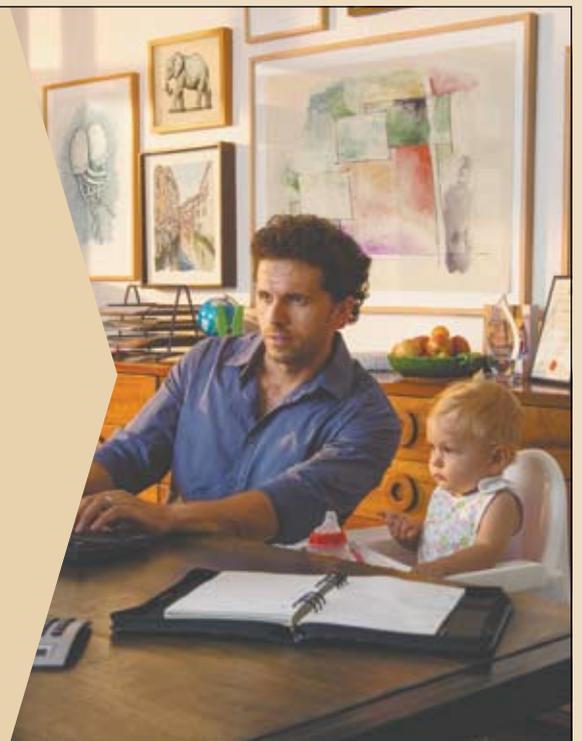
Becoming a member of the Board

If you are interested in becoming a member of the Board please contact our Chairman, Martin Richardson, on martin@therightman.com.au

It's not just a home loan. It's the start of something bigger.

At Paynesville & District **Community Bank**[®] Branch we're offering great deals on home loans tailored to suit your needs, with interest rate discounts and reduced fees.

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



 **Bendigo Bank**
Bigger than a bank.

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

All loans are subject to Bendigo Bank's normal lending criteria. Fees, charges, terms and conditions apply. Bendigo and Adelaide Bank Limited, ABN 11 068 049 178 AFSL/Australian Credit Licence 237879. S47285-5 (277468_v1) (9/10/2015)

bendigobank.com.au



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 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. Recently we welcomed Jack van Reyk and Melissa Grant to our staff, who join our branch with enthusiasm and banking experience. Pop in and say hello to Jack and Melissa!

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.

Insurance winner!

We congratulate David Griffiths of Paynesville who was the May winner of \$10,000 in a national insurance competition. David's entry was drawn out after taking out an insurance policy with Paynesville & District **Community Bank**[®] Branch. Great to see a local winning a prize! If you would like information or a quote for insurance for your home and contents, car, or health insurance, call into the branch and speak to our staff.



Bendigo Bank issues insurance on behalf of a number of insurance providers. Please consider your situation and the relevant Product Disclosure Statement available at bendigobank.com.au before making a decision. Bendigo and Adelaide Bank Limited ABN 11 068 049 178. AFSL 237879.

Who's who at our branch.



L-R: Melissa, Brod, Julie, Jack, Karen and Angela.

If you would like to become 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.

61 The Esplanade, Paynesville VIC 3880

Phone: 5156 6655

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

Website: www.bendigobank.com.au/paynesville

Email: paynesvillemailbox@bendigoadelaide.com.au

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