



## Chair's update.

As 2015 drew to a close we saw some changes on our Board and in the branch. At our Annual General Meeting (AGM) in November, Andrew Tipple stepped down as a Director and Judy Kulisa was welcomed onto the Board.

Many of you would already know Judy from her activities as a Councillor for the Dandaragan Shire, her involvement with the Jurien Progress Association and Inspirational Community Arts Network, to name just a couple of her community interests.

I would like to thank Andrew for his assistance over the last two years. He provided some valuable insights with his knowledge of sales and marketing and also took on the Treasurer's role for a while.

Since the AGM we have appointed Peter English to the Board. Peter is a senior staff member with Bendigo and Adelaide Bank and has a comprehensive understanding of the **Community Bank**<sup>®</sup> model and how it works. He has taken on the role of Company Treasurer.

In the branch we were without a Manager for over six months as it took us longer than expected to find the right person for the job. So in December I was very pleased to welcome our new Branch Manager Gill Wheatley to the team. She joins Wendy, Mandy and Michelle in the branch, along with new Customer Service Officer Mel. I am confident that our branch team are willing and able to help you with all of your banking needs in a friendly and professional manner.

While the business was challenged being short staffed for the first five months of the financial year, we have recorded some growth and a small profit for the six months to 31 December 2015. Overall the branch footings (combined value of loans and deposits held at our branch) grew by

\$2.1 million for a total of \$71.4 million and we broke even with a small profit of \$54.

Admittedly, this is only a very small profit and hopefully the start of bigger things to come. I believe that with our new branch team in place, the support of all of our shareholders and the wider community as customers of the branch, we will be able to start recording consistent profits, and ultimately pay a dividend to our shareholders.

If you're not already banking with your **Community Bank**<sup>®</sup> branch I strongly encourage you to give us a go. We've got a great team in the branch, who have access to a full range of competitive banking products and services. And as a shareholder, as our business improves so does your investment.

**Lisa Woolfenden  
Chair**



Dancoor Community Finances Ltd 11 Sandpiper Street, Jurien Bay WA 6514 **ABN** 32 121 053 129

**Directors:** Lisa Woolfenden, Graeme Maley, Judy Kulisa and Peter English.



## Here for life's big moments.

With the arrival of our beautiful twin boys our family is now complete. But with three kids under three, things at home are definitely hectic.

It wasn't until we had kids though that we truly realised how important it is to make sure our family always comes first.

Gill, our local Branch Manager, helped us consolidate our super to the award-winning Bendigo SmartStart Super®. It's a low cost super product with automatic insurance cover. We opted to increase the automatic cover and add income protection, so we know our family will be protected should anything happen to either of us.

Bendigo Bank was here for our big moment. They understood the delicate balance between dreams and a reality check.

**Drop into your nearest branch at 11 Sandpiper Street, Jurien Bay or phone 9652 2590, call 1800 018 018 or visit [bendigobank.com.au/wealth](http://bendigobank.com.au/wealth) today and find out what they can do for you.**

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Dandaragan Coorow **Community Bank®** Branch

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## Meet our new Branch Manager.



My name is Gillian Wheatley (Gill by preference). Since starting in the role of Branch Manager on 7 December 2015, my whole outlook on work has changed. I have always strived to provide the best customer experience and expect nothing less from my staff. I consider this as 'my' bank and the pride I have in saying that is what drives me to make it as successful as I possibly can.

I have approximately 13 years banking experience and am honoured to now have the role of Branch Manager for Dandaragan Coorow **Community Bank**<sup>®</sup> Branch.

My vision for Dandaragan Coorow **Community Bank**<sup>®</sup> Branch is to draw on my experience with Gingin **Community Bank**<sup>®</sup> Branch and emulate their success. I know this is not a small task however I believe I have gained valuable experience in working at this very successful **Community Bank**<sup>®</sup> branch.

The staff I have are amazing, very professional, friendly and eager to help grow the business. They are all relatively new to banking and are keen to provide the holistic banking experience to all of our customers.

A successful **Community Bank**<sup>®</sup> branch needs the support of the community, shareholders and customers. My goal is to promote our brand and the **Community Bank**<sup>®</sup> concept to the area. The more support we receive, the more support we can give back to the community. I have seen firsthand how being supported by the community drives the success of the branch. Gingin **Community Bank**<sup>®</sup> Branch has contributed more than \$1.9 million to community groups and infrastructure projects in the Gingin Shire from the profits of their business. This is an incredible achievement and one that is not beyond our reach if we can get more of the community supporting us by banking with us.

Outside of work, I have two daughters and a son. I am the very proud Grandma of a beautiful grandson. I was born in Adelaide and grew up in Port Pirie, South Australia. I class myself as a West Australian though as I have spent the best part of 20 years in WA and am loving living in Jurien Bay.

In 2009 I walked the Kokoda Track with a group of 12 friends. This was the most challenging, yet rewarding experience. It taught me a lot about my mental strength and how important it is to have a good team around you. It proved to me that I can achieve whatever I set my mind to, no matter how difficult, no matter how challenging, the feeling of success and pride at the end was worth the pain and struggle.

In 2012 I climbed the Great Wall of China with one of my daughters. This was on my bucket list and was even more amazing than I had imagined.

Now that I'm getting older, I think I will stop climbing objects and look more towards climbing the ladder of success by making Dandaragan Coorow **Community Bank**<sup>®</sup> Branch the success I know it can be.

I would really like to meet everyone in the community so please feel free to call me or pop into the branch. Any advice, suggestions or just a general chat will always be welcomed.

I thank you for entrusting me with your **Community Bank**<sup>®</sup> branch and look forward to sharing success with you and our community.

Regards

**Gill Wheatley**  
**Branch Manager**

## Buying and selling our shares.

In November we launched our Low Volume Market (LVM). This is a special market to facilitate the trading of shares in our company. We don't hold a license to operate a financial market and the LVM is not subject to market obligations, in particular the obligation to ensure that the market is fair, transparent and orderly. It is quite simply a process by which potential sellers or buyers of shares in our company can make themselves known. For more information and details on the restrictions on who can purchase shares in our company, and the process, please check out the link on Bendigo Bank's webpage:

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

## Home loan deals.

At Bendigo Bank, it's all about rewarding you with greater savings on your home loan, the more you choose to bank with us.

And for you, that could include saving \$600 on home loan fees\*.

So, consider a home loan from Australia's most reputable bank (AMR Corporate Reputation Index 2015).

Drop into your nearest branch at 11 Sandpiper Street, Jurien Bay or phone 9652 2590 to find out more about securing a home loan you can count on.

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\*Terms, conditions, fees, charges and lending criteria apply. Full details available from [www.bendigobank.com.au/homeloans](http://www.bendigobank.com.au/homeloans). Bendigo and Adelaide Bank Limited ABN 11 068 049 178 AFSL/Australian Credit Licence 237879. S53787-03 (290849\_v1) (11/02/2016)



## Community investment policy.

One of the main aims of your **Community Bank**<sup>®</sup> company is to provide financial support to local not for profit and community organisations. We're not just giving this money away though, we want to make sure if we sponsor a group we are contributing to making our communities stronger and better places to live. With this in mind we have introduced a new Community Investment Policy, we'll be asking our Sponsorship Applicants for a bit more info on how their event will benefit both our business, so we have more money to share, and the local community.

We'll also be reviewing requests on a quarterly basis, so if you're involved with a local group make sure you allow enough time for your request to be considered.

The new application form will be available from the branch in early March and on Bendigo Bank's webpage at:

<http://www.bendigobank.com.au/public/community/our-branches/dandaragan-coorow/sponsorships-and-grants>



## Who have we supported recently?

Here are some of the community groups and not for profit organisations which we have supported financially in the last few months.

Ronald McDonald House

Jurien Bowling Club

RSL Jurien Bay

Cervantes Golf Club

Leeman Bowling Club

Greenhead Volunteer Bush Fire Brigade

Jurien Bay District High School

Inspirational Community Arts Network

Leeman Marine Rescue

Cervantes Cultural Committee

It's only with the continued support of the local community as customers of our **Community Bank**<sup>®</sup> branch that we can continue to support these groups. Did you know, that once our branch is profitable, up to 80% of our profits will be paid to local groups? Do you know any other businesses that can make this promise?

## Dandaragan Coorow Community Bank<sup>®</sup> Branch

11 Sandpiper Street, Jurien Bay WA 6514 Phone: 9652 2590 Website: [www.bendigobank.com.au/dandaragan-coorow](http://www.bendigobank.com.au/dandaragan-coorow)

Opening hours: Monday to Friday 9.00am – 5.00pm



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