



## Message from the Chairman.

Recently our contributions back to the Dandenong Ranges area has reached \$5 million! We are extremely proud that this milestone has been reached with recent worthy commitment of funds to groups such as the Upwey Men's Shed (\$80,000) and smaller contributions such as Halloween on the Green (\$2,500) – a great initiative run by the Philanthropic Collective and is becoming a 'must attend' event at the end of October in our local calendar.

The Emerald Hub project is progressing and is an impressive building which will service the wider community. Our \$250,000 contribution to get this project off the ground is another example of how we can invest in our communities and help many people.

With a commitment of \$55,000 the Upwey Tecoma Football Netball Club and Upwey Tecoma Cricket Club will be installing a large electronic scoreboard which will not only benefit the football and cricket clubs that utilise the ground, it will also be a great community asset for fundraising movie nights and the like.

Since 1998 approximately 2,000 projects, events, sponsorships or equipment purchases have been funded through our Grants, Sponsorships and Scholarship programs. Thanks to our customers and the support of our shareholders, staff and company Board, we have been able to grow to be one of the biggest sources of community funding in the area.

**John Waters – AAICD**  
Chairman

## Finance performance.

As at 30 June 2019	
Deposits	\$268.325 million
Loans	\$172.405 million
Total portfolio	\$440.730 million
Number of accounts	18,943
Community contributions	\$5 million

## Share information and dividends.

Dividend notices will be sent out at the start of December along with our 2020 Calendar. This year the Hills Photographic Society ran a club competition to provide photos for our calendar. We are looking forward to sending these great images out to shareholders.

In December 2018 we commissioned a Company Valuation and the full report can be found on our website [www.bendigobank.com.au/upwey](http://www.bendigobank.com.au/upwey) under Investor and Shareholder tab.

Our company maintains a list of people who are interested in purchasing and selling Dandenong Ranges Community Finance Limited shares. The sale of our company shares is by private negotiation. To obtain further information please email our Executive Officer, [admin@drbcg.com.au](mailto:admin@drbcg.com.au) or phone 9754 6540. Your friends and family may be interested in becoming a shareholder and invest in their locally owned **Community Bank**<sup>®</sup> company – let them know that they can enquire about being added to this list. New shareholders will need to comply with the company's Share Trading Policy, a copy of which may be obtained from the Executive Officer.

## Community Bank<sup>®</sup> model – how it works.



## Directors and Managers 2019.

### Dandenong Ranges Community Finance Limited

Front row: Deb Weber (Deputy Chair), John Waters (Chairman), Karel Coxhill (Director), John Faull (Director). Middle row: Jacqui Buckland (Director), Abigael Jamieson (Manager – Upwey), Naren Popat (Company Secretary), Shane Miller (Director), Teresa Spruhan (Customer Relationship Manager – Belgrave). Back row: Mike Fleming (Senior Group Manager), Bruce McConnell (Manager – Cockatoo/Gembrook), Les Stevenson (Director). Absent: Helena Fern (Director).



Dandenong Ranges **Community Bank**® Group

Upwey | Belgrave | Cockatoo

# Your best interests at heart.

Drop into your nearest branch at Upwey - 9754 1200, Belgrave - 9752 6606 or Cockatoo/Gembrook - 5968 8831 find out more.

[bendigobank.com.au](http://bendigobank.com.au)

**3.39%** pa

Variable Home Loan Rate

**3.58%** pa

Comparison Rate



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Dandenong Ranges Community Finance Limited 30 Main Street, Upwey VIC 3158 ABN 28 084 480 035 **Directors:** John Waters (Chair), Deb Weber (Deputy Chair), Naranra Popat (Secretary), Karel Coxhill, John Faull, Shane Miller, Les Stevenson, Jacqui Buckland, Helena Fern.

## Dandenong Ranges Community Bank® Group

**Upwey** 30 Main Street, Upwey VIC 3158 Phone: 9754 1200 [www.bendigobank.com.au/upwey](http://www.bendigobank.com.au/upwey)

**Belgrave** 1656 Burwood Highway, Belgrave VIC 3160 Phone: 9752 6606 [www.bendigobank.com.au/belgrave](http://www.bendigobank.com.au/belgrave)

**Cockatoo/Gembrook** Shop 3, 50 McBride Street, Cockatoo VIC 3781 Phone: 5968 8831 [www.bendigobank.com.au/cockatoo-gembrook](http://www.bendigobank.com.au/cockatoo-gembrook)

All branches opening hours: Monday to Friday 9.00am – 5.00pm and Saturday mornings 9.00am – 12 noon

**Emerald agency** 315-317 Main Road, Emerald VIC 3782 Phone: 5968 4222

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

**Marysville agency** 2/20 Murchison Street, Marysville VIC 3777 Phone: 5963 4491

Opening hours: Monday to Friday 10.00am – 4.00pm and Saturday mornings 10.00am – 12 noon

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