

# Newsletter

Community Bank · Upwey, Belgrave and Cockatoo-Gembrook

## Message from the Chair

Hello, my name is Deb Weber, and I was elected Chair of Dandenong Ranges Community Finance Limited in March this year. I have been a Director with the company since June 2014 and Deputy Chair from December of that year.

Director Shane Miller was elected Deputy Chair in April this year. Shane has been a Director since November 2012.

### Farewell

This year we farewelled a much-admired member of our Board, with the retirement of John Waters, our previous Chair, in June. John contributed significantly to our Company and we thank him for his service. We wish John and his wife Elaine all the best for the future.

Recently we also farewelled our longest serving Director, Karel Coxhill. Karel became a founding Director in September 1998 when a group of Upwey residents, spearheaded by Peter Marke, formed a group to advocate for a Community Bank branch. The branch opened in

October 1998 and Karel has attended hundreds of Board and committee meetings as a volunteer Director ever since.

Karel's contribution to our Company has been outstanding and we thank him for his commitment and service. We wish Karel and his wife Mary all the very best.

### Welcome

We welcome two new volunteer Directors to the Company.

Walter Berger hails from Gembrook and has extensive involvement with his local community through various activities, including horse riding and the Gembrook Market. Walter is semi-retired and runs a Bed and Breakfast.

Andrea Schloetzer is a relatively new local to Upwey. However, she has immersed herself in the community and runs a coffee van business and has a background in Australian Tax Law.

We welcome both Walter and Andrea to the Board and look forward to their contribution.

## Thank you

Without our dedicated staff servicing the banking needs of our customers, we would not be able to operate.

It certainly has been a difficult 18 months for everyone, and we commend all our staff for staying strong throughout the ups and downs of this trying period. A big shout out and thank you to them all!

## Operational changes

Recently, several staff have left the Upwey branch to pursue their careers elsewhere. Although we are sad to see these staff leave and we wish them well, it has given our Board the opportunity to rethink and restructure our operations to maximise our customer experience and to minimise costs. Like any business, we need to ensure that we operate smarter, meet the needs of our customers, operate efficiently and still meet the expectations of our shareholders.

From the start of September, our Belgrave branch will operate regular hours Monday to Friday, but will no longer be open on Saturday mornings.

Upwey branch will become our main lending hub, but customers can still attend at any of our branches to discuss their loan needs.

It is hoped that these changes will not disrupt our customers' regular banking. Upwey and Cockatoo branches will still be operating from 9.30 a.m. to 5.00 p.m. weekdays and Saturdays from 9.00 a.m. to 12.00 noon. Given the online options that are now available to customers, we believe all of our customers' expectations can still be met.

We look forward to better times ahead for everyone. Stay safe.

**Deb Weber**  
Chair



### Community Important

Community Banks have always relied on the banking of locals to facilitate our business making a profit and in turn being able to give money back to our communities.

Local businesses have been doing it tough during the last 18 months and we encourage you to support as many small businesses as you can. It's too late once they have closed their doors for good for you to lament their demise.

The great thing about our communities is that they are good at this! We see it all the time. So it is worth planning now for upcoming purchases. Think about how you can support a local business with your Christmas shopping. We know they'd appreciate it, and long term you will too, because those businesses will be around in the future!



# Shareholder information

## AGM

Should the current lockdowns continue, the 2021 Annual General Meeting will be held virtually, the same as last year. Information will be sent out in October to all shareholders via their chosen method of contact i.e. email or snail mail. The meeting will be held on Monday 22 November 2021 at 3.00 p.m.

## Annual Reports

Previous Annual Reports may be found online via our website: [www.bendigobank.com.au/upwey](http://www.bendigobank.com.au/upwey)

## Dividend

Dividend notices will be sent out at the start of December along with our 2022 Calendar.

## Shareholder

Share enquiries and contact detail updates should be directed to our Executive Officer, [admin@drcbg.com.au](mailto:admin@drcbg.com.au) or phone 9754 6540.

A list of buyers and sellers is maintained by the Executive Officer.

	As at 30 June 2020	As at 30 June 2021
<b>Deposits</b>	\$276,160,000	\$301,878,000
<b>Loans</b>	\$184,945,000	\$193,393,000
<b>Total portfolio</b>	\$463,296,000	\$497,473,000
<b>Number of accounts</b>	19,230	19,598
<b>Community contributions</b>	\$5.3 Million	\$5.6 Million

## Have your say!

We'd like to hear from you!

Complete our short survey and help us to get to know our shareholders opinions and needs to better deliver sponsorship and financial support to our local community. The voluntary survey is very brief and will only take about 5 minutes to complete.

Please scan QR code or go to:

<https://www.surveymonkey.com/r/KXB9NBJ>



## \$5.6 million back to our communities

These are some of the groups who have received sponsorships this year and it's thanks to our customers and shareholders that we are able to continue to support these organisations. Thank you!

## Who do we support?

- Upwey Tecoma Football Netball Club
- Community Casseroles (Foothills Community Care)
- Dandenong Ranges Emergency Relief Service
- South Belgrave Football Netball Club
- Belgrave View Club
- Dandenong Ranges Horse and Pony Club
- Emerald Tennis Club
- 1st Upwey Scout Group
- Alexandra Football Club
- Belgrave Cricket Club
- Bush Babies Wildlife Shelter
- Kallista-The Patch Rural Fire Brigade
- Upwey Township Group
- Marysville SES
- 1st Ferny Creek Scout Group
- Dandenong Ranges Music Council
- Emerald Cricket Club
- Yarra Valley Life TV
- Olinda Ferny Creek Football Netball Club
- Belgrave Heights Christian School
- Marysville Historical Society
- Upwey Pre School
- Country Womens Association (Belgrave)
- Friends of Glenfern Valley
- The Philanthropic Collective
- Cockatoo Township Committee
- Upwey-Belgrave RSL

## Donations

The June storms in the Dandenongs were horrific to say the least. Many people were impacted for weeks on end and some, unfortunately, lost their homes and livelihoods. The true spirit of the community shone through and our local emergency services stepped up and held out their hands to lift those up who needed support. As a Company, we decided to donate Milwaukee Tool kits to 15 of our local fire brigades as a small thank you for their continued commitment to our communities.

We have also again committed to support two local charities who support locals in need. Both Dandenong Ranges Community Relief Service and Community Casseroles (Foothills Community Care) were extremely grateful for the support of \$10K each over the next twelve months to assist them in the outstanding support they provide to our communities.



## Talk to us today

**Community Bank  
Upwey**

**Community Bank  
Belgrave**

**Community Bank  
Cockatoo-Gembrook**

**Marysville Agency**

**Emerald Agency**

**f** /communitybankdandenongranges

**@** /communitybankdandenongranges

### Directors

Deb Weber, Shane Miller, John Faull, Les Stevenson,  
Jacqui Buckland, Walter Berger, Andrea Schloetzer

Dandenong Ranges Community Finance Limited  
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