

Community Bank · Upwey & District and Emerald & District

## New location a hit

Thank you to all our customers, old and new, who have embraced our new branch at Emerald. "We believe it was the right move for our business and for our communities to be in a more central location with the aim of servicing our customers better and so far we couldn't be happier with the results," said Company Chair Deb Weber.



# A message from our Chair

Throughout the 2024-25 financial year, your banking has continued to play a role in the growth and prosperity of our communities, and has contributed to another strong year in financial results - our statutory net profit for the 12 months ending 30 June 2025 was \$1,919.690.

We have also grown our grants, sponsorships, and donations over the past 12-months by \$177,700 and our collective total since inception by the end of 2025 will be over \$7.75 million. We've been able to invest in events and initiatives that have brought people together for shared experiences as well as providing vital equipment for our emergency services, defibs for local police and much, much more!

Our lending team has helped small business owners and homeowners to access the resources they need to succeed.

We appreciate your continued support and look forward to creating a better future for everyone.

### **Deb Weber**

Chair

Dandenong Ranges Community Finance Ltd



It's a win-win when you bank with us.

Thanks to our customers, banking has helped support the clubs, projects and organisations at the heart of our local community.

Where else can great banking create such a positive impact?

Over \$7.75 million and counting.

# Who do we support?

Upwey Belgrave RSL Veterans' Dinners

Hills Photographic Society

Defibrillators for local Police, Men's Sheds and sporting groups

Free mental health workshops through SALT

Education Support Scholarships to 15 Primary and 4 Secondary schools

Season sponsorship to numerous football, cricket and tennis clubs

Cockatoo & District Pony Club - Cross country course repair

Upwey Community Group - Light up Upwey

Tecoma Communty Garden - repairs and improvement

Monash Health - Children's Ward decorations

Selby Community House SelbyFest

**Emerald Probus Club** 

Dandenong Ranges Group of Fire Brigades Team Leader Training

Foothills Community Care

The Philanthropic Collective

Dandenong Ranges Emergency Relief Service

The Food Store - St Luke's

1st Upwey Scout Group

Gemco Players Community Theatre

Thermal Imaging Cameras for 17 local brigades

Eastern Health - Angliss Hospital - Wireless Fetal Monitor

Sweet Sassafras Choir

Gembrook Wildlife Shelter

# Community space at Emerald

Being able to showcase what a community group has to offer is a great way of attracting new members and bringing crowds to an event.

Community Bank Emerald & District has a 3m x 3m space for not-for-profit local community groups to use, subject to availability, for free. This space has been well used since the branch moved into Emerald twelve months ago and locals are loving it.

If you have an upcoming event, member drive or would like to showcase what your group does, complete the application form on our website at:

www.bendigobank.com.au/emerald or pop in and chat to staff at the Emerald branch.



# See what we're up to on our socials

Stay up to date with the projects we're supporting in the area by following us on Facebook and Instagram. We also help to promote local groups that provide amazing projects to enrich our community and make it such a fantastic place to live.

Search CommunityBank/dandenongranges on Facebook or Instragram.





# What a community bonus!

Community Bank Dandenong Ranges Group Chair, Deb Weber, is pleased to announce that 57 local organisations are better off, having received a massive unexpected windfall of \$60,000 from our Community Banks on Monday 17 November.

Around 80 people gathered at the Upwey Tecoma Football Club rooms recently, not knowing what to expect, and all were super surprised that their group was the recipient of a donation ranging between \$100 and nearly \$5,000.

Our Community Bonus Program gives our customers a say in which local groups and charities we support. When they take out a new product at our branches in Upwey or Emerald, our staff will ask them to allocate points from that to a local group that has opted into our program.

Earlier this month, the Board determined the total 2025 Community Bonus donation would be a whopping \$60,000. We shared it among the local groups and charities based on the points they had earned. Think of it like slicing up a big community pie. The more points a group receives, the bigger their share of the pie/donation!

The 2025 inaugural top points recipient was Gembrook Wildlife Shelter, which received an amazing \$4,814. This is fantastic news for the shelter operator and volunteers who work tirelessly to assist injured or displaced wildlife. The dedication of this group of individuals obviously resonates with our customers and they received around 8% of the total points allocation.

"Thank you for this generous donation to the shelter. I have been absolutely blown away by the amount of community support for the wildlife here. This amount will greatly assist with our huge feeding bills," said Helen from Gembrook Wildlife Shelter.

Another attendee, Mark Pedder, President of Emerald Football Netball Club said, "Until last night I didn't grasp the wide range and number of groups you are making such an impact with. I will definitely be singing your praises at every opportunity and making sure all our members understand the impact your generosity has had on our club."

"We look forward to continuing the program next year and can't wait to see the points building again over the coming months. We post updates on a leader board on our socials and it will be interesting to see the support for our community group partners growing over the coming year," Community Bank Chair Deb Weber said.

The Community Bonus Program is part of our Profit with Purpose philosophy. Customers may or may not be associated with the community group in order to nominate them. Anyone can nominate a group they feel is worthy of support. There are terms and conditions that apply to this program, which can be found at: www.bendigobank.com.au/upwey.





# Share in the merry From silent nights to loud Christmas lunches, may your festive season be a special one.

### We welcome a new Director

Thomas Kern joined the board in June 2025. He grew up in Germany where he completed an apprenticeship as a certified banker before gaining a BCom (Honours) majoring in banking and finance. He held a position as lecturer in financial reporting for banks at his home university before moving into practice where he headed the IFRS Competence Centre of an international commercial bank in Hamburg, Germany. After his relocation to the Southern Hemisphere in 2008, he held university positions in financial accounting across New Zealand and Australia. Since 2017, he works part-time as an Assistant Lecturer at Monash Business School, Melbourne, with a focus on non-financial reporting and other interdisciplinary units.

Thomas has lived in the hills with his partner since 2016, is a passionate permaculturist and gardener, and the treasurer of various community organisations.



### Community Bank Emerald & District

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### Community Bank Upwey & District

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### We're open:

9.30am - 5.00pm Monday to Friday

#### **Directors**

Deb Weber (Chair), Shane Miller (Deputy Chair), Naren Popat (Secretary), John Faull, Les Stevenson Ian Snell, Walter Berger, Lynne Trensky, Thomas Kern.

Franchisee: Dandenong Ranges Community Finance Limited ABN 28 084 480 035



**Director Thomas Kern** 



