



## Chairman's report.



Hello and welcome to our Spring Newsletter.

As I noted in earlier communications, a dividend distribution of \$0.02 per share (unfranked) will be paid to shareholders on 1 December 2019. This is

consistent with previous years. Please ensure you have updated your personal details with our share registry, AFS & Associates, to receive this payment.

We are set for an exciting 2020. The company now has two Mobile Lenders up and running, and we have made other structural changes to free up our customer-facing staff to ensure we give our customers the best experience possible.

Molonglo Financial Services Limited will also be announcing our new sponsorship focus in the new year that will change our operating rhythm and have a more targeted impact on the local community.

Thank you to all that attended our 2019 Annual General Meeting, it is always great to catch up with our shareholders and discuss our results and plans for the year to come. We look forward to briefing our shareholders again in May.

From the Board and staff of Molonglo Financial Service Limited, we wish you a happy and safe Christmas and the best for the new year ahead.

Regards

**Neale Guthrie**  
Chair

## National community contributions.

At a time when upholding community expectations in banking has never been more important, Bendigo Bank has recently announced its Community Bank network returned more than \$24 million to Australian communities in the last financial year. The investment has supported important local sporting, infrastructure, education, arts and cultural initiatives and other unmet community needs.

Since its establishment 21 years ago, the unique Community Bank model has returned more than \$229 million to Australian communities, in addition to over \$57 million in dividends to local shareholders.

### Fast facts

Branches	324
Dividends paid to shareholders	\$57,036,721
Directors	1,958
Shareholders	75,851
Community Bank branch staff employed	1,593

## Can't make it to our branches? We'll come to you.

As Mobile Relationship Manager's we're always happy to work around your busy schedule to ensure your banking is taken care of.

With experience as a mortgage lender specialising in home lending, investment properties, refinancing, and first home buyers, we're ready to help with a broad range of your finance and banking needs. Contact Peter or Bryan, your Local Mobile Relationship Managers.



Peter: 0431 993 938, or  
peter.grady@bendigoadelaide.com.au



Bryan: 0435 532 740, or  
bryan.dacey@bendigoadelaide.com.au

Molonglo Financial Services Limited Level 4, 15 Moore Street, Canberra ACT 2601 ABN 77 100 097 443

**Directors:** Neale Guthrie (Chair), Brian Brown (Deputy Chair), Alison Bleathman, Klarisa Cengic, Radmila Noveska, Nigel Phair, Emma Stonham, Sarah Rajic, Adrienne Day.

## Shares for sale.

After our market refresh on 1 January 2019, there are 18 share parcels available for purchase.

Shareholders in MFSL are eligible to receive discounts and privileges from our branches. Contact your local Community Bank branch in Calwell, Curtin, Jerrabomberra or Wanniasa to find a financial solution that works for you.

For more information about share sales, please contact: [admin@molonglofs.com.au](mailto:admin@molonglofs.com.au)

ID	Parcel	Min Sale Price (Per Share)	ID	Parcel	Min Sale Price (Per Share)
1	2,500	\$0.50	12	3,750	\$0.30
2	2,500	\$0.40	13	2,500	\$0.55
3	10,000	\$0.55	14	500	\$0.80
6	5,000	\$0.30	15	1,250	\$1.00
7	1,500	\$0.30	16	45,000	\$0.50
8	5,000	\$0.35	17	5,000	\$0.60
9	15,000	\$0.30	18	12,500	\$0.35
10	20,000	\$0.30	19	5,000	\$0.30
11	1,250	\$0.30	20	1,250	\$0.30

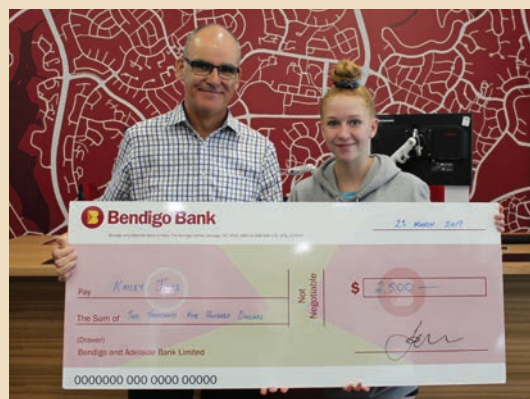
## Menslink Business Breakfast.

With the help of keynote speaker Jimmy Barnes, the Menslink Business Breakfast raised \$333,000 in September.



## Jayson Hinder Memorial Scholarship.

Applications open 2 December 2019 for the second year of the Jayson Hinder Memorial Scholarship. If you know any great candidates that are attending TAFE or CIT in 2020, more information can be found at: [bendigobank.com.au/scholarships](http://bendigobank.com.au/scholarships)

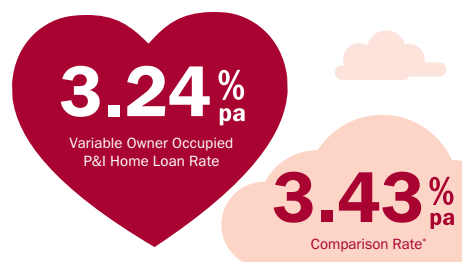


## Your best interests at heart.

If your bank isn't doing the right thing by you, change to one you can feel better about.

**Drop into your nearest branch or call your local Mobile Lenders to find out more.**

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



**Bendigo Bank** The better big bank.

Canberra Community Bank Group

Terms, conditions, fees and charges apply. All information including interest rate is correct as at 15 October 2019 and is subject to change. Full details available on application. Lending criteria apply. \*Important information about comparison rate: The comparison rate displayed is calculated for an Owner Occupied, Principal and Interest Bendigo Basic home loan based on an amount of \$150,000 over 25 years. WARNING: The comparison rate is true only for the example given and may not include all fees and charges. Different terms, fees or other loan amounts might result in a different comparison rate. Credit provided by Bendigo and Adelaide Bank Limited ABN 11 068 049 178 Australian Credit Licence 237879. 1370431-1370859-5 (515711\_v1) (9/12/2019)

## Canberra Community Bank Group

**Calwell** Shops 19-21 Calwell Shopping Centre, Webber Crescent, Calwell ACT 2905 Phone: (02) 6291 3385  
Email: [Calwell@bendigobank.com.au](mailto:Calwell@bendigobank.com.au) Website: [www.bendigobank.com.au/calwell](http://www.bendigobank.com.au/calwell)

**Curtin** Unit 1, 20 Curtin Place, Curtin ACT 2605 Phone: (02) 6260 5140  
Email: [Curtin@bendigobank.com.au](mailto:Curtin@bendigobank.com.au) Website: [www.bendigobank.com.au/curtin](http://www.bendigobank.com.au/curtin)

**Jerrabomberra** Shop 2a Jerrabomberra Village Shopping Centre, 2 Limestone Drive, Jerrabomberra NSW 2619  
Phone: (02) 6299 8357 Email: [Jerrabomberra@bendigobank.com.au](mailto:Jerrabomberra@bendigobank.com.au)  
Website: [www.bendigobank.com.au/jerrabomberra](http://www.bendigobank.com.au/jerrabomberra)

**Wanniasa** Unit 13-14 Wanniasa Shopping Centre, Wanniasa ACT 2903 Phone: (02) 6231 9024  
Email: [Wanniasa@bendigobank.com.au](mailto:Wanniasa@bendigobank.com.au) Website: [www.bendigobank.com.au/wanniasa](http://www.bendigobank.com.au/wanniasa)

Opening hours: Monday to Friday 9.30am – 5.00pm (all branches) and Saturday mornings 9.00am – 12 noon (Wanniasa only)

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**Bendigo Bank**  
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[www.bendigobank.com.au](http://www.bendigobank.com.au)

