



Balnarring & District **Community Bank**[®] Branch Newsletter December 2010



Chairman's report

I sincerely hope you share our delight in watching the growth and success of the Balnarring **Community Bank**[®] Branch, and the community investment to which you contributed two and a half years ago. It has been an exciting and increasingly successful journey that justifies the faith you showed in what was then a dream.

Even before achieving profit, we have been able to provide more than \$65,000 to support some much needed community activities within our district. Simultaneously, our total business has grown to more than \$60 million since opening our doors in 2008.

This represents only a fraction of what the Balnarring & District **Community Bank**[®] Branch will achieve as we continue to grow and can distribute funds from profits.

Please share this story with everyone including friends, relatives and neighbours and encourage them to support a **Community Bank**[®] branch that will increasingly assist your community as it grows.



We say goodbye to our Branch Manager Rachel Harding, who has now left to take up a new position in Alice Springs. Rachel energetically applied herself to helping spread our message throughout this district while guiding our **Community Bank**[®] branch through its first two and a half years. We are extremely grateful to Rachel for her dedication and passion. All

the friends she made in our community will miss her and we all wish her well in this new venture.

We are delighted to announce that Sharon Hawkins has accepted the position of manager and will commence on the 10th January 2011. She comes with much experience across a range of banking activities including the **Community Bank**[®] network. We are confident that she will lead our **Community Bank**[®] branch to continued growth and success.



Max Burley
Chairman,

The Board of Directors and Staff would like to wish all Shareholders and customers a very merry Christmas and a safe, happy and prosperous New Year. We look forward to the ongoing success of the Balnarring & District Community Bank[®] Branch during 2011.

Our local CFA brigades – there for us all in an emergency!

The Country Fire Association is one of the world's largest volunteer-based emergency management organisations and brigades are strongly supported by their local communities to meet Victoria's fire safety and emergency management needs.

Balnarring & District **Community Bank**[®] Branch is extremely proud to support our local brigades, which work so hard to protect us and assist further afield when required.

At our recent AGM, we presented the Balnarring CFA Brigade with the funds to purchase 20 pairs of flame/heat retarded rubber fire fighting boots for volunteers.

We also made donations to the Bittern, Somers and Shoreham Brigades on the night and we look forward to being able to make even more generous contributions to their valuable work when we are sustainably in profit.



A message from Rachel



As the inaugural manager of Balnarring & District **Community Bank**[®] Branch, I bid you farewell.

As many of you know, I have moved with my family to Alice Springs for two years. Alice Springs **Community Bank**[®] Branch has been operation since August 2007 and has \$30 million in business footings. They have been without a manager for almost eight months and have had

many staff changes. The **Community Bank**[®] model is proven and I believe that I can help this **Community Bank**[®] to make a difference to their community.

I am proud to announce that in my last week at Balnarring our total business footings hit another milestone of over \$60 million. This gives me a great sense of pride about what we achieved in just two and half years, as this is well above the original prospectus predictions. I would like to thank our customers, directors, staff, customers, shareholders, Bendigo & Adelaide Bank partners and our community - your support and advocacy is something very special.

Thank you to the staff at Balnarring - we had some wonderful times together in business, friendship and volunteering together in our community. I would like to thank Glenys Wandmaker, my '2IC' for her assistance and support; Melinda Symes, who was new to banking, but has taken community banking to a new level and to Meagan Johnston. I remember the first time I met her and realised that she was the perfect 'fit' for the **Community Bank**[®]. Thanks also to Minna Harrison who made me laugh and has a winning smile and to our newest member Kathryn Churchill who has fitted in with the team very well.

Thank you also to my board of directors for your support and for the time that you have volunteered to this wonderful community and for believing in me and our bank. I would particularly like to thank our Chairman Max Burley for his support, Wal Faichney for his quick wit and making things happen when they needed doing and to Heather Goddard, you are truly amazing, so thank you all for helping to making a difference.

I will be watching the progress of Balnarring & District **Community Bank**[®] branch closely and look forward to hearing about what your bank is doing in the community.

I wish my successor Sharon Hawkins all the very best for the future and urge you to drop in and say hello if you are in Alice Springs.

Best wishes

Rachel Harding



Who's who at Balnarring?



Mel Symes – Customer Relationship Officer

Mel Symes has been our friendly and helpful Customer Relationship Officer for the past two years.

Mel grew up in Balnarring and went to school at Red Hill Primary School and Dromana Secondary College. Mel's love of travel began at nineteen when she spent time in the United States as a camp counsellor.

After completing an accounting degree at university, Mel was employed as book-keeper for a business in Seaford. She and her husband, Jamie, have two sons. After having her children, Mel commenced with Balnarring & District **Community Bank**[®] Branch in September, 2008.

Mel loves spending time with her family and friends and is passionate about her community.

She is also committed to her job and enjoys working with her wonderful colleagues at the branch. Like all our staff members, Mel willingly contributes lots of her free time to making a difference in the Balnarring community.

Mel's big goal is to help find a way to deal with the growing problems of depression and anxiety, which affect the lives of so many.



Bruce Douglas – Director

Bruce joined the Board of Directors in Nov 2010, excited by the opportunity to become involved in the Balnarring & District **Community Bank**[®] Branch beyond being a customer and shareholder.

Bruce and his wife Margaret have lived in Balnarring Beach since 1979 and Bruce has worked for a number of Municipal Councils as a senior engineer from that time. Most recently Bruce held the position of Director Sustainable Infrastructure for 11 years with responsibility for a staff of 70 and an annual budget of \$70 million in capital and operating expenditure until his retirement in June 2010.

Bruce has a strong commitment to developing and delivering sustainable solutions for the community and is looking forward to bringing his project management skills to the Board.

Enjoyment and fun all round – the Balnarring Pony Club Annual Show

Balnarring & District **Community Bank**[®] Branch was pleased to once again support the Balnarring Pony Club for their 13th Annual Cup Day Open Horse Show.

The Pony Club movement originated in Britain as a scheme to encourage young people to learn to ride and focused on riding instruction and fun. It has now become the largest association of riders in the world, with the Pony Club Association of Victoria forming in 1954.

Balnarring Pony Club is another of the wonderful local organisations providing exciting and enjoyable activities for our young people. The club runs rallies that include all aspects of pony club and horse mastership, including theory work, games, show jumping, dressage and flat work, active riding, polocrosse and cross country.

Discovering the Mornington Peninsula's Scarecrow Festival

During the month of October, local businesses and community members were invited to build and display Scarecrows and Scarecrow scenes outside their businesses and homes as part of the Peninsula's annual Scarecrow Festival.

In addition to sponsoring the 2010 Festival, Balnarring & District **Community Bank**® Branch joined in the fun when staff and Directors built their 'Community Crusader' scarecrow.

A Festival Grand Finale party was held at the end of October at a local venue and donated scarecrows were auctioned, along with many other donated items. All money raised will be allocated towards the purchase of items for a community member and/or organisation in need.



Balnarring Bowls and Social Club – a local institution!

The Balnarring Bowls and Social Club and its many members are great supporters of our **Community Bank**® branch. We are extremely grateful as this support has contributed greatly to the success of the branch to date.

The **Community Bank**® Bowls Day was held at the Club on 24 October 2010.

Teams from across the Peninsula competed in beautiful Balnarring weather for prizes sponsored by the Balnarring & District **Community Bank**® Branch, which were presented by Chairman Max Burley and Branch Manager Rachel Harding.

Piggy enjoyed the occasion enormously and took the opportunity to meet many of the bowlers.



Meet the gorgeous and very special Ashley

You may remember that in our last newsletter, we let you know that we had donated \$2,000 to the RDA Carriage Driving for the Disabled, Mornington Centre to help them purchase a much-needed new carriage pony.

This wonderful group provides those who are unable to mount a horse the chance to experience the fun and growth in self-esteem and confidence that equestrian activities bring.

We are now delighted to introduce Ashley, all the way from Wagga Wagga and she is already an important part of the Mornington Centre team. Here she is with Janet, the coach and one of the young drivers.



Somers Primary School Arts Fair – a great annual event

Balnarring & District **Community Bank**® Branch once again proudly sponsored Somers Primary School's eighth annual Arts Fair on 24 October 2010 and what an exciting day it was.

The branch's marquee was put to excellent use as a venue for children's art activities and branch staff members were on hand to help out where required.

Piggy had lots of fun at the Fair too, meeting lots of the kids and joining in some of the activities.

Westernport Yacht Club – sailing, fishing and having a great time!

Sunday 24 October 2010 was a very busy day for our community as the Westernport Yacht Club also held its Open Day.

Branch Manager, Rachel Harding, Director, Heather Goddard and Piggy popped in to meet Commodore, Mark Axton and members of the club.

Piggy couldn't resist a play on the beach with participants in the club's 'Tackers' learn to sail program, which is aimed at local primary school-aged children. The program is run in conjunction with Merricks Yacht Club. Since 2007 more than 100 local children have passed through the Westernport Tackers Centre.

Some of you may remember that earlier this year the branch donated \$2,000 to the Westernport, Merricks and Somers Yacht Clubs to assist with the repair of the Westernport weather station.

This weather station is now back in place and is once again providing 'real time' local weather data to fishermen, surfers, swimmers, yachtsmen and local voluntary marine rescue services. What a fantastic result.



Meet one of our village traders

Terrey McMillan of Balnarring Village Hardware

Terrey is the well-known proprietor of Balnarring Village Hardware, but he was also on the Steering Committee and initial Board of Directors which established the Balnarring & District **Community Bank**[®] Branch... so we have lots to thank him for!



Terrey has shared some fascinating things about himself with us:

- At school I...** got most of my work done before playing up.
- If I was a car I'd be...** a black Lincoln Continental.
- My last meal would be...** rabbit with rice and wine.
- When I was a child I wanted to be a...** river fisherman.
- I love my...** 1975 Ducati.
- My earliest memory is...** running alongside my brother's bike because I didn't have one and wasn't allowed to ride his.
- One day I want to...** live in Asia.
- My favourite music is...** Latino.
- I wish I had...** joined the defence forces.
- My favourite flower is...** Sturt Desert Pea.
- My favourite charities are...** The Thin Green Line Foundation; International Anti-Poaching Federation; Fred Hollows Foundation.
- I'm currently...** learning Indonesian.
- I want to...** learn to sail.

Thank you

The Board of Directors of Balnarring & District Community Services would like to take this opportunity to thank three former Directors who have recently retired from the Board, for their contribution to the success of our **Community Bank**[®] branch. The Directors are John Attoe, who was a member of the Steering Committee which established the branch; Spencer Bock and Erica Gilchrist.

We also welcome our two most recent Board members, Bruce Douglas, who was elected by Shareholders at our recent AGM and Stephen Mitchell.

The position of Company Director for Balnarring & District Community Services is a voluntary, unpaid position. Those who join our Board do so because of their commitment to our community and offer their skills, knowledge and experience to ensure the success of our **Community Bank**[®] branch.

Balnarring & District **Community Bank**[®] Branch,
Shop 28, 3050 Frankston-Flinders Road,
Balnarring VIC 3926
Phone: 5983 5543
Website: www.bendigobank.com.au
Opening hours: Monday to Friday 9.00am – 5.00pm
and Saturday mornings 9.00am – 12 noon

2010 Annual General Meeting

Shareholders and community organisations together

Balnarring Bowls and Social Club was the venue for another well-supported and exciting AGM. Shareholders joined with branch staff, Directors and representatives of many local community groups and organisations to hear about the branch's progress and to enjoy the wonderful feeling of sharing our Market Development Fund with local community groups.



The groups to which we made a donation or contributed sponsorships were:

Balnarring Fire Brigade, Somers Fire Brigade, Bittern Fire Brigade, Shoreham Fire Brigade, Somers Primary School, Balnarring Community Flower Show, Balnarring Pre-School, Balnarring Pony Club, Peninsula Summer Music Festival and Flinders Golf Club.

Local Venturer Scout, Dane Anderson, also received a cheque for \$750 from the Bendigo and Adelaide Bank's Youth Development Fund. This money will be used towards the costs of attending the 2011 World Jamboree in Sweden.

Flinders Golf Club 2010 Pro Am

Balnarring & District **Community Bank**[®] Branch and Bendigo Bank were joint major sponsors of the Flinders Golf Club 2010 Pro Am held on 15 November 2010. More than 130 amateur and 69 professional golfers played in front of more than 100 spectators on the day.

Balnarring & District **Community Bank**[®] Branch signage and Bendigo Bank's marquee ensured plenty of exposure.

The bank's team consisted of Grant O'Donnell (Frankston Branch Manager), Neil Cavanagh (Flinders Golf Club captain) and Paul Thomas (Business Banking Manager) and they were joined by Jarrod Lyle, who had finished fifth in the Australian Masters the previous day.



Jarrod is an Ambassador for Kids with Cancer and over \$1,000 was raised on the day for this charity. The photo shows the team with Mel Symes and Meagan Johnstone of Balnarring Branch.

Balnarring & District Community Services Ltd

Shop 28, 3050 Frankston-Flinders Road,
Balnarring VIC 3926
ABN: 00 127 842 059
Chairman: Max Burley.
Directors: Peter Strickland, Wal Faichney, Heather Goddard, Derryck Rees, Bruce Douglas, Stephen Mitchell