



# In Your Interest...

## Chairman's report

It has been a very busy and exciting time for Balnarring and District Community Services Ltd. We hosted our Annual General Meeting at the Balnarring Bowls Club, with very good attendance from shareholders, who supported our work and future initiatives. The Company has provided more than \$90,000 to local community groups since our inception, which is very pleasing. I would like to thank our shareholders for their valuable and ongoing support.

Two Directors, Derryck Rees and Peter Strickland, retired at our AGM. On behalf of our board and shareholders, I would like to thank them for their contribution to establishing and growing our **Community Bank**<sup>®</sup> branch. I am delighted to welcome Caroline Dickenson to the board as a Director. Caroline brings a wealth of experience in administration and management and has accepted the role of Company Secretary.

Our former Branch Manager, Sharon Hawkins, has moved on to pursue a family business and we wish her well and thank her for a valuable contribution to our excellent customer service ethos. This presented us with opportunities and I am delighted to welcome Jason Symonds as our new Branch Manager. Jason joins us from the ANZ, where he had many years of serving the local community.

The Company recently held its first Community Consultation Forum at Balnarring Primary School, which was very well attended by many community groups. The forum provided opportunities to pool our thoughts and identify big ideas that could add value to the community in the longer term and a range of fantastic ideas was discussed. My thanks to all those who contributed to the success of the evening. I would like to give special thanks to Balnarring Primary School for the great venue and support of the local community, Bendigo Bank, in particular Chris DeAraugo, for facilitating the evening and last but not least, Heather Goddard for her sterling work in bringing this event together.



The Company still has a couple of vacancies for Directors and I would be happy to hear from anyone who has the skills and desire to serve this great community.

**Stephen Mitchell**  
Chairman

We would like to wish our shareholders & customers a Merry Christmas & a happy & prosperous New Year.



## Manager's report

What a busy few months for our Balnarring & District **Community Bank**<sup>®</sup> Branch!

- Continued growth of our banking business. Total footings currently exceed \$72 million and we continue to attract new customers. Our great team delivers excellent service, backed up by banking products tailored to suit customers' needs. This is a special **Community Bank**<sup>®</sup> branch and customers say it is a pleasure to walk in, be warmly welcomed and acknowledged by name. Thanks to Glenys, Meagan, Mel, Kathryn and Wendy.
- The Annual General Meeting in October at Balnarring Bowls Club was attended by many shareholders and local community groups. The terrific work of the board and staff was acknowledged.
- Very successful Student and Community Forums have been held at Balnarring Primary School. It was fabulous to see local students and community groups in action, discussing community needs from Somers through to Flinders. The passion and pride on show is certainly indicative of this great community. I look forward to monitoring the progress of the initiatives brought forward on the night!
- The **Community Bank**<sup>®</sup> branch has seen a change in Branch Manager and it is an absolute privilege to have the opportunity to join the team. I bring twenty-seven years' banking experience and look forward to utilising my skills to the benefit of customers and shareholders. The warm welcome I have received has been overwhelming, as has been the support from the board led by Stephen Mitchell. My acknowledgement and thanks also go to departing Branch Manager, Sharon Hawkins, for her terrific work.

We have an exciting time ahead and our focus will be a continual process of delivering exceptional banking services, products and solutions. We are a **Community Bank**<sup>®</sup> branch that is here for U and I extend an invitation for all to come and experience our unique banking proposition.

My door is always open and I am available at the branch or happy to call out and can be contacted on 5983 5543 or mobile 0408 140 301.



From the team, I wish our valued customers and shareholders a special Balnarring and District **Community Bank**<sup>®</sup> Branch Merry Christmas and happy New Year.

**Jason Symonds**  
Branch Manager

## Meet Our Traders: Get Down Dog Pizza in Flinders



Tim and Julie Dunlop opened their second 'Get Down Dog Pizza' outlet in Flinders following the success of their first in Mornington.

Tim thought of the name while on a skiing holiday in Telluride, Colorado. His friends love yoga, so each afternoon after a hard day on the slopes he had to endure an hour of various yoga positions, including the well-known downward facing dog! One evening in town he saw a busy pizza restaurant and in the gloom thought it was called 'Down Dog Pizza'. The irony wasn't lost on Tim, who thought this was the perfect name for his new venture. It's a shame the correct name was Brown Dog Pizza!!

'Get Down Dog Pizza' serves a range of award-winning 'contemporary' thin crust pizzas using only the freshest quality toppings. Most pizzas are made using authentic Italian style fresh milk mozzarella or buffalo milk mozzarella, with a selection of other toppings. There is also a small range of pastas and salads, along with the much-awarded Gundowring ice cream. All are available for takeaway or eat in.

The Flinders restaurant should be fully licensed by mid-December and is open Thursday to Sunday evening and seven nights from Boxing Day. Phone 5989 0739.

## Merricks & Westernport Yacht Clubs – great opportunities for everyone

The arrival of summer means the sailing season has begun in earnest on Westernport. The various yacht clubs on our bay work in harmony to offer safe, friendly, and fun environments for sailors of all abilities. The highly successful 'Tackers' program for juniors will continue again this summer, based at Westernport Yacht Club. With sponsorship from Balnarring & District **Community Bank**<sup>®</sup> Branch, Westernport, Somers, and Merricks Yacht Clubs will be organising an introduction to sailing program for local schools over the coming year, which will be hosted by Westernport Yacht Club. In addition, the first 'all women' sailing school, attended by members of many local sailing clubs, has begun at Merricks Yacht Club. This is believed to be the first of its kind in Victoria and allows women of all ages to gain a basic level of competence in sailing. It is hoped further courses will be held over summer for members of any local yacht club. If you are interested in any of these sailing activities, please contact the club nearest you. Details for all clubs can be found on the Yachting Westernport website: [web.aanet.com.au/westernport/clubs/clubs.htm](http://web.aanet.com.au/westernport/clubs/clubs.htm)



▲ Richard Jagger, Merricks Yacht Club, Marg Douglas, Westernport Yacht Club & Heather Goddard, Director.

## Who's who at Balnarring:



### Kathryn Walles – Customer Service Officer

Kathryn, who lives in Crib Point, is originally from Bendigo, where she attended Catholic College Bendigo, before following her heart to the peninsula. She recently married Michael, and

they have two beautiful children, Angus, 4 and Daisy, two and a half.

Employed at Balnarring & District **Community Bank**<sup>®</sup> Branch since August 2010, Kathryn formerly worked at Carrum Downs **Community Bank**<sup>®</sup> Branch from 2005.

Kathryn loves to read and tries to do this as often as she can. She also loves her job and Balnarring & District **Community Bank**<sup>®</sup> Branch and hopes to be employed here until retirement age, when a huge party will be thrown in her honour!

Kathryn knows that she still hasn't meet everyone, so if you don't know who she is, it means that she doesn't know who you are, so come in and say hello!



### Caroline Dickenson – Director

Caroline joined the board of Balnarring & District Community Services Limited as a Director in July 2011. Caroline, her husband Colin and their two young children, James and Sophie, have all been both shareholders and customers of Balnarring & District **Community Bank**<sup>®</sup> Branch since it first opened.

Caroline ran POSH in Balnarring for 10 years and played a pivotal role in the Balnarring Traders' group. She has been involved with the Red Hill Agricultural and Horticultural Show for more than twenty-four years, is currently the Treasurer and was recently made an Honorary Life Member of the society.

Caroline's family has been part of the Point Leo community since 1956 and she has lived permanently in Point Leo since the mid 1990's. With broad experience in corporate, government and retail areas and holding a Bachelor of Business with a major in Marketing, Caroline brings something new to our board and now holds the position of Company Secretary.

## Community and Student Forums

Our Community and Student Forums on 15 November were a fantastic success.

Sixty representatives of forty-four community groups came together with staff and Directors at Balnarring Primary School to share their big ideas and identify community projects that could be undertaken with funds generated by the Balnarring & District **Community Bank**<sup>®</sup> Branch, or as government and community partnerships. A number of key projects were identified, including:

- Community Hubs for Balnarring and Shoreham
- Youth activities and programs, including a mentoring program
- Community noticeboard in the Balnarring village
- Expanded network of paths for walking and cycling throughout the district, including Somers
- Sporting hub at Balnarring
- A Community Festival

We received a great deal of very positive feedback from the night, which indicated that everyone enjoyed the chance to discuss their ideas for future community projects.

The Board and staff gained great insight into many of the key needs and requirements of our community as a result of the Forum

and have already commenced a number of processes to ensure that things continue to move along. We will make certain that participants continue to be informed of progress and outcomes from the night, so that everyone will be aware of what is now happening.

The Community Forum is the start of an ongoing process of consultation and planning to ensure that future profits are used to benefit our communities.

Earlier in the day, the bank also hosted a Student Forum, where Year 5 students from Balnarring and Somers Primary Schools were invited to identify projects that would benefit all students at their schools. Each school will be awarded a grant of \$1,000 for their preferred project.

Students also discussed projects for their broader communities and it was interesting that they came up with some similar ideas to those discussed at the Community Forum.

By doing their banking with the Balnarring & District **Community Bank**<sup>®</sup> Branch, our customers are helping us to make a real difference and we look forward to building long-lasting and successful partnerships with the many groups and individuals who are doing so much to help to realise the hopes and dreams of all in our community. It's all about working together!



## Our **Community Bank**<sup>®</sup> branch at work!

Have a look and see some of the other community groups and events we have supported recently.



▲ Flinders Cricket Club.



▲ Balnarring Cricket Club.



▲ Balnarring Flower Show.



▲ Flinders Singers.



▲ Balnarring District Netball Club.



▲ Pt Leo Surf Life Saving Club.



▲ Somers Tennis Club.



▲ Balnarring Junior Football Club.



▲ Balnarring Tennis Club.



▲ Somers Primary School Arts Fair.

## *For your information...*

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

**Balnarring & District Community Services Limited**  
 PO Box 218, Balnarring VIC 3926  
**ABN:** 11 068 049 178  
**Chairman:** Stephen Mitchell.  
**Directors:** Wal Faichney, Bruce Douglas, Heather Goddard,  
 Caroline Dickenson.