



From all of us at Balnarring & District Community Bank® Branch, we wish you a very happy Christmas and best wishes for the holiday season. Thank you for your loyalty and support.

\$500,000 in community contributions.



Thanks to our wonderful customers, Balnarring & District **Community Bank**® Branch has contributed \$500,000 to the local community since opening in 2008.

What an amazing achievement and those who were part of that decision to engage with our community and build the **Community Bank**® branch in Balnarring just seven years ago, could not have envisaged this happening so quickly! From these contributions, 86 local community groups and organisations, from Somers through to Flinders, have benefitted by receiving sponsorships, grants or donations.

Remember, our **Community Bank**® branch is about the difference a bank can make in this community. The key stand-out from other banks is that we invest our profits back into the community, because we think banking is more about more than just money. We're about the good that money can bring.



Piggy cutting cake to celebrate \$500,000 return to the community.

2015 AGM.

Our 2015 Annual General Meeting (AGM) was a great night. Held at the Balnarring Bowls Club, shareholders, branch staff and Directors were joined by Regional Manager Simon Sponza to celebrate the hard work and achievements of our wonderful Balnarring & District **Community Bank**® Branch. Chair, Heather Goddard, announced that shareholders had recently received their 2014/15 dividend payment of \$5.5 cents in the dollar.

After the AGM, Branch Manager Jason Symonds was delighted to present cheques for \$1,000 to two local CFA groups. Flinders CFA will utilise the donation to upgrade their ute, which is owned by the Flinders community, into a Forward Control Vehicle. Somers CFA has purchased radio scanners for their members and these will enable them to listen to radio traffic, in preparation for any emergency calls.

Our AGM concluded with the unveiling and sharing of a very impressive and delicious cake to help celebrate the fantastic achievement of \$500,000 in community contributions.



Jason and members from Flinders CFA.



Jason and a member of Somers CFA.

Young Leader Award.

Balnarring & District **Community Bank**[®] Branch is proud to sponsor our Young Leader Awards to recognise the many achievements of young people in our community.

Grace Chapman and Chelsea Poll were our Young Leaders for October/November. Their participation in the World's Greatest Shave raised \$6,000 and increased community awareness of leukaemia.

Our December/January Young Leader Award went to Bella Gosling and Emily Briggs. Bella is the editor of the kid's page for the Bridge Magazine. She volunteers her time to inspire and encourage young people to contribute writing and artwork to the Bridge.

As a volunteer with the Balnarring Fire Brigade since 2009, Emily has been involved in community fire awareness programs. She is now a senior member and as an active firefighter is committed to the safety and well-being of others.

What wonderful role models these young women are!



Grace and Chelsea receiving Young Leaders Awards.



Bella receiving Young Leaders Award.



Emily receiving Young Leaders Award.

Bundjil's Nest Event.

Over 500 residents enjoyed the recent launch of the Bundjil's Nest Project at Balnarring Beach. According to local Boon Wurrung people, Bundjil is the 'creator spirit who travels as a Wedge Tail Eagle' and the project celebrated this important aspect of our culture. An impressive wrought iron sculpture was unveiled and adults and children were invited to place a stick into the metal frame with messages of hope and inspiration to create the nest. A night of speeches, singing and dancing by the Boon Wurrung people, local teachers and children, was concluded with a fireworks display over the bay. It will be remembered as a very special community event and our bank was proud to be a major sponsor.



Community fireworks.



Lola kneeling by Bundjil's Nest.

Meet one of our Balnarring business customers.

Orita's 2 Japanese Restaurant is owned and operated by Orita's family members Yu Orita and Jun Orita. The concept was created by Master Chef Hikaru Orita, who is the previous owner and Master Chef of Orita's in Toorak Village, where the brand name had been established for 15 years before he decided to retire.

Orita's 2 is designed to create a more casual but still elegant setting, offering an extensive menu of quality Japanese cuisine. It continues to reflect Hikaru's 50 years of valuable and professional experience, which has been passed on to his two sons, who continue this new style of traditional Japanese food.



Orita's 2 was officially opened to the general public on 16 June 2015 at Balnarring Village and with deepest gratitude was received with a heart-warming welcome by the local community. Orita's family would like to thank the Balnarring community for this unfailing support and in return promises to offer the highest standards of food quality and service to the community for many years to come.

Manager's report.



Welcome to our Summer Edition! The sun is shining, it's getting warmer, BBQ's are firing, it's time for the beach, Santa is on his way and what a perfect time to review your banking.

We cater for a full range of banking products and services ranging from all types of personal and business deposit and lending accounts, to insurances and financial planning/investment/retirement advice and related products*. So if you, family or friends require banking solutions, reviews or advice, please point them in our direction. We have a great team in place to assist our customers: Financial Advisor Catriona Smith, Senior Business Banker Mick Radecki and a fantastic branch team which continues to deliver excellent service and solutions. Well done to Glenys, Kathryn, Sue, Mel and Tracey, who all continue to maintain great service and advice for our customers.

At the time of writing, our total business footings (deposits and lending) exceed the \$130 million level and we continue to experience steady growth, which is always pleasing. We are also very proud of our community engagement and investment in sponsorship and grants, which now sees our community contributions exceed \$500,000. What a great

achievement and kudos goes to our fantastic branch team and Board of Directors, led by the marvellous Heather Goddard. Through their great work and initiatives we have reached a significant milestone. Let's now get to \$1million!

These achievements are not possible without our valued customers, shareholders and community members. Thank you again for your ongoing support and custom. This has been marvellous and is a huge factor in the success of our **Community Bank**[®] branch, which continues to grow and will provide even greater community investment and returns to our shareholders.

On behalf of the team, I wish all our valued customers, shareholders and community a safe and happy Christmas and a prosperous New Year!

My door is always open and I am available at the branch. Alternatively, I can be contacted on 59835543, mobile 0408140301 or email:

jason.symonds@bendigoadelaide.com.au

Jason Symonds Branch Manager

* Bendigo Bank offers financial planning and advice through representatives of its subsidiary, Bendigo Financial Planning Limited, ABN 81 087 585 073 AFSL 237898, Level 5, 120 Harbour Esplanade, Docklands, VIC, 3008. A member of the Bendigo and Adelaide Bank Group, ABN 11 068 049 178, AFSL 237879.

Chair's report.



As we reach the end of what has been another very busy, enjoyable and extremely successful year for our **Community Bank**[®] branch, I must thank our wonderful staff; Jason, Glenys, Mel, Sue, Kathryn and Tracey and our Directors for their commitment to and passion.

I would like to acknowledge the contribution of Rod Slater and Taimi Clinch, who have recently resigned from the Board of Directors. The experience and expertise they brought to the Board was extremely valuable and added a great deal to our strong performance.

Thanks to our wonderful customers, we have now returned \$500,000 to some 87 community groups, organisations and shareholders. We know that by working in partnership and powered by the good that this money can bring, **bigger** things can happen for our communities.

Our shareholders recently received their fourth dividend payment, a pleasing return of 5.5 cents in the dollar. We are grateful to the many locals who embraced the **Community Bank**[®] model and invested in what is a truly unique way of banking for the benefit of our local community.

Shares in our **Community Bank**[®] company are available for purchase. Go to our website www.bendigobank.com.au/balnarring then click on the Trading Shares tab.

The **Community Bank**[®] model offers an alternative way to think about banking and the role that banks play in a modern society. With your ongoing support there is no limit to what can be achieved for local people and the communities from Somers to Flinders and across to Red Hill South, in which we live.

Heather Goddard,
Chairperson



Community Bank[®] branch staff members Sue Pritchard, Melinda Symes and Financial Advisor Catriona Smith, have been very busy raising money for the Peninsula Home Hospice. Sue and Director Rod Slater recently went for afternoon tea at the new Hospice building in Mornington and learnt that all funds raised will allow the Hospice to provide expert palliative care in the home and expand their services as local demand grows.



Over the last four years, Balnarring & District **Community Bank**[®] Branch has invested profits to install several defibrillators across our community. Understanding the importance of defibrillators, we recently purchased a cabinet for the Pt Leo Foreshore Ranger's office defibrillator for 24-hour public access. Community groups which would like to take advantage of our **Community Bank**[®] branch defibrillator awareness program should contact the branch on 5983 5543.

Our Community Bank® branch at work.



Southern Peninsula Schools Science Fair with Balnarring and Somers Primary School students.



Somers Primary School Arts Fair.



Ladies Gala Day at Balnarring Bowls and Social Club.



The Balnarring Lions Club is one of our valued community partners and we were thrilled to fund the re-branding of their food caravan. You'll find them out in the community raising money with their food van, through trivia nights and other fun activities. If you are interested in becoming involved, contact Dave Culpitt 0418 837 637 or Anita Moore 0448 692 029.

Balnarring & District Community Services Ltd Shop 28, Shopping Village, 3050 Frankston-Flinders Road, Balnarring VIC 3926
ABN 00 127 842 059 **Directors:** Heather Goddard (Chair), Anne Bartholomew (Treasurer), Chantelle Waterson, Mark Laughton, Andrew Thomas, Carl Luke, Chris Gurney, Shane Mathieson, Mel Symes (Company Secretary) and Sean Limpens (Company Accountant).

Balnarring & District Community Bank® Branch

Shop 28, Shopping Village, 3050 Frankston-Flinders Road, Balnarring VIC 3926 Phone: 5983 5543

Opening hours: Monday to Friday 9.00am – 5.00pm and Saturday mornings 9.00am – 12 noon

Website: www.bendigobank.com.au/balnarring www.facebook.com/BalnarringCommunityBank twitter.com/bendigobank



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