



In Your Interest...

Congratulations Karen

Karen Anderson, a teacher at Balnarring Pre-School for 30 years, was recently named 2013 Australian Early Childhood Educator of the Year and we visited the kinder to pass on our congratulations. How lucky is our community to have a teacher of Karen's passion and commitment working with our children? Well done Karen and thank you.



Who else have we supported lately?



- ▼ Balnarring Cricket Club – Premiers Sub-districts Seconds 2012/13.
- ▲ Winners of the 2013 Bendigo Bank Challenge, Balnarring Bowls & Social Club.
- ◀ Balnarring District Netball Club.



▲ Somers Primary School.



- ▼ Spencer Wilton - Balnarring Cricket Club WP Myers Colts Champion 2013.
- ▲ Balnarring Primary School.



Branch Manager's report

Hello and a warm winter welcome to our valued customers, shareholders and community members from the team at Balnarring & District **Community Bank**[®] Branch.

Since our January newsletter, the team at the branch and our Board continue to be very busy driving your **Community Bank**[®] branch forward and I would like to share some of the highlights:

- The business continues to grow and our banch footings, the total of all lending and deposits, has now broken through the \$90 million mark. In line with this growth, it is pleasing that we continue to be profitable.
- We are proud to have delivered a dividend payment for the 2011/12 financial year to our shareholders. The good news is that we should be in a position to deliver a second dividend for the 2012/13 financial year.
- Community contributions are now around \$220,000, further evidence that as we continue to make our **Community Bank**[®] branch successful, our community will benefit. The purchase and placement of five defibrillators within the community earlier this year is an example of our local assistance.
- At the branch, we have had some team member changes, as I am sure most of you know. It is great to welcome both Mel Symes, back from maternity leave and our newest member Sue Pritchard. Both Mel and Sue have fitted in superbly and have come back or arrived due to Hayley De Jong taking maternity leave and Meagan Johnstone grasping a fantastic opportunity to further her career with the Bendigo Bank. Both Meagan and Hayley have done a magnificent job with us – thank you ladies! We also congratulate Hayley on the birth of her daughter, Paige. I would like to acknowledge Glenys Wandmaker and Kathryn Walles, who have continued to be the backbone of this business and I am very proud of their efforts in delivering great service and expertise to our customers.
- At Board level, we have seen both Bruce Douglas and Caroline Dickenson retire and I would like to pass on thanks for their commitment to and effort for the **Community Bank**[®] branch.
- Talking of the Board, it was great to welcome back Heather Goddard, our Chair, who is doing a great job behind the scenes with Jeff McDonell and Ingrid Leighton, dynamic additions from last year. Through these efforts we now have a Board of eight Directors and I welcome Chantelle Waterson, Matt Keogh, Anne Bartholomew, Mark Laughton and Shane Mathieson, all terrific local people who will contribute greatly to our growth. The shape of the Board is very exciting and to our shareholders and community I can say we continue to be in good hands!

I must mention that we recently celebrated our 5th Birthday, which is a nice milestone for our **Community Bank**[®] branch. Such milestones are not possible without the continued support of the local community and shareholders – so a big thank you to all!

As always, we are a **Community Bank**[®] 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 customers, shareholders and community a prosperous New Financial Year!

Jason Symonds
Branch Manager



Chair's report

Welcome to our mid-year newsletter and what great news we have to share with you as we celebrate our fifth year of operation.

Balnarring & District **Community Bank**[®] Branch has ended the 2012/13 financial year in a great position and we have our very successful Branch Manager Jason Symonds and his hard-working team of Glenys, Sue, Kathryn and Mel to thank.

Shareholders have now received their first dividend payment and it is wonderful to recognise their support and patience. Without them our **Community Bank**[®] branch would not exist and we would not have a locally-owned **Community Bank**[®] branch which provides banking services, local employment and funds for community projects. We have now returned more than \$220,000 over the past five years – what a great result!

I am thrilled that over the past two months five new Directors have been appointed to the Board, so we are now eight in number. These Directors bring a great range of skills, expertise and knowledge to our Board and each one of them is totally committed to building the business so that we can support our community even more effectively.

Since our last newsletter, Bruce Douglas and Caroline Dickenson have resigned as Directors and we would like to acknowledge their contributions since joining the Board in 2010 and 2011 respectively.

The Board held a Strategic Planning Day on 2 June, which will ensure that the next 12 months sees a well-defined focus on business growth, community support and governance. We also had a very beneficial workshop with our Company Solicitor, discussing our Franchise Agreement, which has just been renewed for a further five years, as well as Directors' responsibilities and governance.

We introduce our new Board in this newsletter and we all look forward to getting to know many more of you as we work for the very special communities that we all value so much.

Heather Goddard
Chair



◀ Franchise Agreement & Governance workshop.

▼ Strategic Planning Day.



Balnarring & District **Community Bank**® Branch, five years down the track . . .

... and what a journey it has been. I found myself reflecting on not only those five years, but the two or so years prior, when a group of Balnarring citizens resolved to investigate, then commence, preparations for the opening of Balnarring's own **Community Bank**® branch.

It was a lot of work for that Steering Committee and they all must be proud of the fact that only five years after commencement the branch is in profit and a dividend has been paid to those who invested and that is on top of the more than \$220,000 that the wider community has received in community dividends.

I take my hat off to the community which has supported the branch and to the organisations that have received financial support for their community projects as they have, by and large, endorsed this **Community Bank**® concept and become customers of the branch. That action by so many makes a huge difference to all in our community.

The branch, with its community support, really enables the growth of our community spirit which is a two-way thing. For those who have not yet been into the branch – the only one in Balnarring, please do so. Talk with the staff (and what great people they are) and see how they can help you.

Your banking actually generates income that enables the branch to support our community groups – what a merry-go-round! Are you on it yet?

Harold Weber
Steering Committee member
and former Board member



▲ Directors Heather Goddard and Ingrid Leighton thanking shareholders Ruth and Harold Weber for their support.



▲ Shareholder Heather Murray with Director Matt Keogh and Jason Symonds.

Who's who at Balnarring

Sue Pritchard, Customer Service Officer



Sue lives in Langwarrin with her husband of twenty-nine years Mark and her two daughters Sam, 19 and Alex, 17.

Sue has done a lot of travelling, having lived in the UK, Germany and Brazil with her parents. Sue and Mark immigrated to Australia from England in 1989 and she found a job with the National Mutual Royal Bank. She loved working for this bank as they were a smaller bank, very much like the Bendigo Bank. The NMRB was taken over by ANZ and Sue then had a variety of jobs over her 22 years with them, starting out as a teller, Number 1 teller, Customer Service Advisor, Senior Customer Service Advisor and finally Bank Manager.

Sue is an armchair sports fan. She loves watching cricket, Rugby Union and the footy. She is a member of Essendon Football Club and regularly goes to their games. She also enjoys reading and watching movies.

Sue has been made very welcome by the staff, Board and customers at Balnarring **Community Bank**® Branch and looks forward very much to getting to know and serve the local community.



▲ Shane Mathieson – Cellarbrations.

Meet our traders

Balnarring Cellars - Cellarbrations Liquor Store

Shane Mathieson and Shaun Moloney and wives Kay and Karen opened Cellarbrations at Balnarring some three and a half years ago. Many other family members have and will continue to, work in the store, creating a very personal shopping experience.

We opened on New Year's Eve and this presented its own challenges – both being ready to operate and co-ordinating the trades people. One of the benefits was that we hit the ground running, which was wonderful, as the key to opening a new business is and always will be, cash flow. The support from our **Community Bank**® branch was great and all branch members assisted greatly in the success of our opening and ongoing trading.

Shaun and I have other stores separately. Shaun owns and runs a family store in Emerald and I opened and operated two brand new stores at Hastings and Somerville and have since sold Hastings. Both stores have been supported by the Bendigo Bank and have traded successfully.

We both believe in small business and know that the key to success is service and product range.

We attempt to give every person who walks into our shops unexpected levels of service and do things that may not be done in other retail.

Range of product is the other key to a successful business. We believe that we should support the local wine industry and stock wine from some twenty-seven local wineries, built on relationships with these wineries. The other feature of our business is that if you want it we will attempt to get it, even to the point of a obtaining a single bottle.

We continue to be involved in the local community, supporting all worthy causes. Kay and I shifted our family to Balnarring Beach last November, whilst Shaun, Karen and family are also Mornington Peninsula residents, living in Rye.

Both families enjoy our time in this great community of Balnarring and with its relaxed atmosphere it is a pleasure to come to work. We would like to thank our now loyal customer base and will be pleased to continue to meet their needs – including the many dogs that come for a schmacko!

Moloney and Mathieson families

Introducing our Board of Directors

Heather Goddard, Chair

A Director from 2009 until early 2012, Heather again joined the Board in February 2013 after taking a year off to travel with her husband. Heather has lived in Balnarring for 22 years and worked at Balnarring Primary School for 20 years.

Jeff McDonell

Jeff, who has a background in IT, joined the Board in October 2012. He is retired and lives in Bittern with his wife. Jeff is a volunteer with the Hastings Coast Guard, a keen motorcyclist and a member of the Westernport Yacht Club.

Ingrid Leighton

Ingrid Leighton was appointed to the Board in February 2013. After ten years' experience in customer service, Ingrid now works in Human Relations. She lives in Bittern with her husband and young son and enjoys bushwalking and camping.

Chantelle Waterson

Chantelle, a Certified Practising Accountant with experience as a business analyst, was appointed in May 2013. She is Finance Manager at a popular local vineyard. Chantelle lives in Rye with her husband and young daughter.

Matt Keogh

Matt was also appointed in May 2013. He is an officer in the Royal Australian Navy, where he has worked for 25 years and has been deployed to many areas around the world. Matt and his family have lived in Balnarring since 2002.

Anne Bartholomew

Anne, who is retired and lives with her husband in Somers, joined the Board in June 2013. Anne worked for 26 years in the Financial Services industry, then financial planning, superannuation and the Financial Ombudsman Service.

Shane Mathieson

Shane was appointed to the Board in June 2013 and is a local business owner in Balnarring and Somerville. Shane has always worked in sales, which has given him skills in developing great customer service. He and his family live at Balnarring Beach.

Mark Laughton

Mark joined the Board in June 2013. He has lived in the area with his family for over 20 years. Mark joined Burdon-Smith and Associates in October 2011 after nearly 23 years with Victoria Police, specialising in covert policing.

For more detailed profiles and photos of our Directors visit our website www.bendigobank.com.au/balnarring

What a great 5th birthday party!

Call into the branch to see more photos.



▲ From top: Somers Girl Guides did a great job with the sausage sizzle; The Laverty children; Balnarring & District **Community Bank**® Branch staff; Jason and Directors cutting cake; Jane and Piggy.

For your information...

Balnarring & District **Community Bank**® Branch,
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 Phone: 5983 5543
 Website: www.bendigobank.com.au/balnarring
 Email: balnarringmailbox@bendigobank.com.au
 Opening hours: Monday to Friday 9.00am – 5.00pm
 and Saturday mornings 9.00am – 12 noon

Balnarring & District Community Services Limited
 Shop 28 Balnarring Village Shopping Centre,
 3050 Frankston-Flinders Road, Balnarring VIC 3926
ABN: 84 127 842 059
Chair: Heather Goddard.
Directors: Jeff McDonell, Ingrid Leighton, Chantelle Waterson,
 Matt Keogh, Anne Bartholomew, Shane Mathieson, Mark Laughton.
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