



Recognising inspiring young people in our communities.

Young Leader Award.



Pia receives her Award from Director Rod Slater and staff member Mel Symes.

Our Young Leader for August/September is Pia Murray, a Year 6 student at Balnarring Primary School. Pia is passionate about sustainability and leads Balnarring Primary School's environment club. Well done Pia!

For a Nomination Form and further information go to our website www.bendigobank.com.au/balnarring

Balnarring & District **Community Bank**[®] Branch is thrilled to use our sponsorship of The Bridge to celebrate the achievements of young people in our communities through the 'Young Leader Award'

Groups or individuals may nominate a young person up to 18 years of age who demonstrates leadership and has made a significant, positive impact within the group and/or the community for our bi-monthly 'Young Leader Award'. We are not looking for the most successful participants – this is about recognising leadership, character and true community spirit.

Leukaemia Foundation's 'World's Greatest Shave.'



Balnarring Primary School Year 5 students Chelsea Poll and Grace Chapman showed enormous courage when they had their long hair shaved off at a public event on 7 August, to raise funds for blood cancer research. The girls had hoped to raise \$2,000, but tripled that figure to over \$6,000. Your **Community Bank**[®] branch was very proud indeed to support the amazing community spirit and determination to help others Chelsea and Grace have demonstrated.

National Youth Week 2015.

Mornington Peninsula Shire Youth Services, in partnership with Balnarring & District **Community Bank**[®] Branch, invited young people to celebrate National Youth Week in style by enjoying a free healthy breakie in Balnarring before hopping on the bus to school on 13 April.

We were thrilled to be part of our local activities and support the wonderful work of the Shire's Youth Services Team.



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, Rod Slater, Carl Luke, Taimi Clinch, Chris Gurney. Company Secretary: Rod Slater; Company Accountant: Sean Limpens

Manager's report.

Welcome to our Winter/Spring Edition!



Another financial year has flown by and our **Community Bank®** branch continues to grow thanks to the great support from our community. Our total business footings (deposits, lending and financial planning) have hit

the \$120 million level and we will record our strongest income and profit results to date.

In the next month or so our community contributions/investment will exceed the \$500,000 level and our shareholders will receive a further dividend distribution. All in all, the 2014/15 financial year has been a good one for our **Community Bank®** branch and is a major achievement that our community should be proud of!

Big thanks go to our customers, shareholders, Board members (past and present), branch team and community groups – well done and thank you again. We look forward to thanking everyone in person at our forthcoming Annual General Meeting (AGM) in October.

We recently held our annual Strategic Planning Day, involving both the branch team and Board members and without going into specifics we are very keen to see our **Community Bank®** branch continue the momentum we have set in place and have set ourselves some challenging goals for the future.

We have now been open for seven years and what is very interesting and demonstrates our momentum and growth, is that of our \$500,000 in community investments, close to half of that has come in the last 18 months or so! I wrote in November 2013 that our community investment was at approximately \$260,000, so you can see what this branch can deliver to our communities and shareholders - the power of the people.

So please, if you or your family or friends, require banking solutions, reviews or advice please point them in our direction. As you all know, we cater for a full range of banking products and services ranging from all types of deposit and lending accounts (personal and business), insurances and financial planning/investment/retirement advice and products. We have a great team in place to assist our customers and once again, well done to Glenys, Kathryn, Sue, Mel and Tracey, who all continue to offer great service and advice for our customers.

My door is always open and I am available at the branch or am happy to call out and can be contacted on 5983 5543, mobile 0408 140 301 or email: jason.symonds@bendigoadelaide.com.au

Many thanks and cheers and bring on the warmer weather!

Jason Symonds
Branch Manager

Supporting the vital work of our local CFA brigades.

We are very grateful for the work CFA volunteers do to protect our communities and are proud to support our local brigades.

Shoreham CFA.



Jason with John Lorkin and Brian Alcock.

The Shoreham CFA and their local community raised a huge amount of money to ensure that their new fire station also meets community needs for meetings and functions. We are pleased to support the brigade by funding the purchase of an LED television for training and a screen which allows for the operation of the BART incident turnout system.

Bittern CFA.

Bittern Fire Brigade has some 40 members and as for all groups providing emergency services, up-to-date technology and hardware is now vital equipment. We were delighted to fund the purchase of two mobile tablets, mounting devices and operating software for the brigade's fire trucks. Another great result made possible by the customers of our **Community Bank®** branch.



Jason with Director Andrew Thomas and Oliver Sinclair and Andrew Brown.

Balnarring CFA.



Jason with members of the Balnarring CFA.

Responding to a wide variety of emergencies such as fires and car accidents means that our CFA volunteers need to be ready for any situation, so Balnarring CFA asked for our assistance to purchase a defibrillator. Rapid access to a defibrillator improves chances of survival and the brigade now has a defibrillator in their fire truck, increasing access to this life-saving technology in our community.

Defib awareness training.



As part of our defibrillator provision program, we have begun an ambitious campaign to provide defibrillator familiarisation/awareness for up to 1,000 people in our greater community.

Carl Luke, a Balnarring & District **Community Bank®** Company Director and MICA Paramedic is running free PAD familiarisation/awareness sessions, so we invite community groups and local residents who would like to take advantage of this program to contact the branch on 5983 5543 and arrange for Carl to organise a session.

Your Chair on tour!

Heather and her husband Murray were recently in Minyip, so took the opportunity for a photo in front of the Rupanyup/Minyip **Community Bank®** Branch, the first ever **Community Bank®** branch.

The Rupanyup/Minyip **Community Bank®** Branch is an example of how our unique banking model can work as their catchment has a population of only 1,100 and of those, 750 have a direct stake in the business. What an amazing result and something to which we aspire! Can you help us?



Meet one of our Flinders business customers.

Flinders General Store.

Flinders General Store is an old fashioned general store with a good touch of the modern, stocking everything you need from toothbrushes and toilet paper to gourmet produce, fruit and vegetables and yummy treats. We have a fantastic range of local produce, an excellent range of meats, including free range and grass fed products, delicious local and imported cheese and everything you could possibly need to cook dinner.

Maybe you need to buy all the tasty supplies for your next dinner party, maybe you've just been for a stroll along the pier and want a cold drink or maybe you just need those necessities of life like bread, milk and a newspaper. We even have an espresso machine and can make you a latte with Mornington's Commonfolk coffee for your journey back home.

Fishing licences, gas bottles and ice, bait and tackle, as well as wood and kindling for those chilly nights are also available, along with beer, spirits and a wide range of local Mornington Peninsula wines, with tastings held on a regular basis.

Whatever your requirements, Flinders General Store is the place to go.



St Johns Church Flinders recitals.



Christine and John Barren hard at work.

Over the past 10 years St Johns Church, Flinders has brought residents of Flinders and the Mornington Peninsula many wonderful recitals in their magnificent church and your **Community Bank**[®] branch is delighted to support this program.

In June guitar maestros Slava and Leonard Grigoryan performed, whilst in July we enjoyed the National Youth Choir of Australia. Our thanks go to recitals organiser John Barren, the Reverend Christine Barren and their team at St Johns, with whom we have a valuable and enjoyable partnership.

Chair's report.

We have reached the end of another financial year in what seems like record time and the business has continued to grow and invest an ever-increasing level of funds into our communities.

We would like to invite shareholders to join us for this year's AGM, to be held at the Balnarring and Social Club on 19 October at 7pm. We are thrilled with the continuing success of our **Community Bank**[®] branch and would love to see as many Shareholders as possible at the AGM to celebrate this success with us and hear first-hand the announcement of this year's dividend. It was your faith in this venture which allowed Balnarring & District **Community Bank**[®] Branch to become a reality, so it would be wonderful to share the evening with you. You will shortly receive official notification of the meeting, along with our Annual Report.

We must, of course, thank our wonderful and dedicated branch team of Jason, Glenys, Kathryn, Sue, Mel and Tracey and our hard working Board members for their ongoing commitment to the business and its continued growth. Your **Community Bank**[®] branch enjoys a well-deserved, excellent reputation and all Shareholders and customers can be very proud indeed.

Innovative ideas such as our 'Young Leader Award' and Defibrillator Familiarisation/Awareness Program are well received and we have returned what will soon be a very impressive \$500,000 plus to our communities.

We really are making a difference and I would again encourage all Shareholders to come along to our AGM and celebrate this success and to seriously consider supporting your **Community Bank**[®] branch with your banking business if you are not already doing so. As one of our shareholders said last year, if you owned a grocery shop would you really go and do your shopping at the supermarket down the road?

Heather Goddard
Chair



Which other community groups and organisations has your **Community Bank®** branch supported lately?



Past and present staff.

Balnarring Primary School 25th Anniversary.

Current and past students, families and staff of Balnarring Primary School celebrated the school's 25th Anniversary on 24 May. To see so many coming together was a reminder of the importance of community, so well done to all involved.

The Flinders Singers community choir.

We are thrilled to continue supporting The Flinders Singers. The choir holds a charity concert each year and proceeds this year went to the Frankston Peninsula Carers, another hard-working local group.



The 48th Flinders Art Show.

For a second year we supported the Flinders Art Show and sponsored the Emerging Artist Award and three Highly Commended Awards. The art show provides opportunities for artists to market their works and funds for assistance to local charities and community groups - a perfect partner for your **Community Bank®** branch.



Emerging Artist 2015 Kerrie O'James with Director Andrew Thomas.

Corporate Golf Day at Flinders Golf Club.



On 24 April a large group of enthusiastic golfers gathered at the beautiful Flinders Golf Club for our annual Corporate Golf Day. Balnarring & District **Community Bank®** Branch, Mt Martha **Community Bank®** Branch and our regional Business Banking team sponsored the event and invited customers and friends for a hotly-contested golf competition, raising \$1,425 for 'Spot a', a community awareness program that helps spot the early of signs of depression.



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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