



## Being a big bank is one thing.

### Being a better bank is another.

Our shareholders and customers know that our customers come first and we do great things for our communities, so they are proud to bank with our Balnarring & District **Community Bank**<sup>®</sup> Branch. We are also proud of what we do and because of our wonderful customers, have been able to return \$1.26 million to our communities as grants, sponsorships and dividend payments to our shareholders since opening in 2008.

We have supported many programs, projects and events identified as valuable by our community groups, making great things happen from Somers down to Flinders, so we work hard to encourage new customers to join us so that we can do even more.

This support means that our many committed groups have created valuable community and social outcomes and none more so than the local Riding for the Disabled Victoria groups. RDAV Mornington Carriage Driving has been operating for twenty years and this group of fifteen incredible volunteers enables thirty people with disabilities that prevent them riding a horse, to enjoy equine sport and the physical benefits and socialisation this brings.

Your Community Bank<sup>®</sup> has supported RDAV Mornington Carriage Driving since



Lovely Louie.

2010 and we are delighted to again assist their vital work by funding the training of their new carriage pony, Louie, which has his own special story. He was rescued by Project Hope, having been neglected and will now have a new and much-loved life as a vital part of this very special team. Contact Janet on 0425 732 758 if you would like to be involved.

This is just one of the amazing outcomes that our customers have made happen and shows what is possible when locals bank with Balnarring & District **Community Bank**<sup>®</sup> Branch.

Take a moment to think about these possibilities. Now think about the benefits to you and your community if you or those you know switched to your local **Community Bank**<sup>®</sup> branch. Happily, the



Mel with RDA volunteers Nola, Barb, Rick and Georgie.

reality of switching is much easier than the perception.

So, drop in and see our friendly staff or call on 5983 5543 to find out how they can help you make the switch.

## Important message to shareholders.

Make certain your details as provided to our Share Registry managers AFS & Associates are up to date. Contact them on [www.afsbendigo.com.au/share-registry-guides-and-forms/](http://www.afsbendigo.com.au/share-registry-guides-and-forms/) or ring (03) 5443 0344.

Please consider saving resources and postage costs by having your newsletter emailed. Contact Melinda on [secretarybdc@outlook.com](mailto:secretarybdc@outlook.com) to arrange.

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), Chris Gurney (Treasurer), Chantelle Waterson, Mark Laughton, Andrew Thomas, Ron Kempster, Stuart Whiteley, Pam Ford, Kym Bridgford, Michael Treadwell, Mel Symes (Company Secretary), Sean Limpens (Company Accountant)

## From our Manager.



Welcome back to 2019. The holiday period was particularly busy, with people having time to come in and open new accounts, or start a new banking relationship.

I must say a big thank you to our staff who, over the busy holiday period, ensured that all customers were provided with excellent, friendly service.

Over this time, we have seen an increase in customer numbers and the business has continued to grow. End of January 2019 saw total business balances of \$187 million, which is a fantastic result.

This continued business growth has enabled us to make some significant community contributions which have seen much needed infrastructure projects take place.

Two larger projects in which we have been involved saw a \$47,000 investment in the Point Leo Surf Lifesaving Club and \$50,000 for the development of Civic Court Reserve, which is now open for use. Such projects bring improved facilities for all in our communities.

Currently our total community contributions sits at just over \$1.26 million. This result has only been made possible by local shareholders, customers and community groups, all of whom continue to support our Balnarring & District **Community Bank®** Branch.

Our very hard-working Board and staff have set a goal of returning a further \$1 million to our communities over the next five years. To achieve this, we must ensure that our business continues to grow, as it is the income from your banking that funds these contributions.

For this to happen we need existing customers to do more of their banking with us, and members of the community who don't already bank with us to make the switch from their current bank and establish a relationship with Australia's fifth largest retail bank. We can provide all your banking services, whilst making a significant difference to your community.

If you, your family and friends or members of your community group are not currently banking with us, or require banking solutions, please come in and talk to us.

I am available at the branch, or am able to visit at your home or work place to discuss your banking requirements. My door is always open, so please call in or ring on 5986 5543 or 0408 140 301. I look forward to meeting with you to discuss how we can help.

**Greg Hood**  
**Branch Manager**



## Our Board.

### Welcome to Michael Treadwell.



Michael grew up in Red Hill South and was appointed to the Board of Directors of Balnarring and District Community Services Limited in January. He is Vice President of Point Leo Surf Lifesaving Club and has been an active patroller for the past 17 years.

Michael holds a Bachelor of Environmental Science (2009) and a Masters of Urban Planning (2013) and is presently working to become a Registered Planner with the Planning Institute of Australia.

Michael currently works in the infrastructure planning field, having previously spent time as an urban planner in the residential and commercial fields. He enjoys being a part of the local community and, together with his twin brother Luke, was the recipient of a Bravery Award from the Mornington Peninsula Shire Council at the 2019 Australia Day Awards Ceremony.

## Meet one of our business customers.



### Phase Two is Balnarring's newest eatery and coffee hangout!

This concept represents a new chapter in the lives of local owners Brendan and Vanessa Fraser, Scott Pitt, and Nick Ciccotelli.

The fully refurbished cafe offers a range of seating options: a communal table, high bar table and bench seating, as well as outdoor dining. The menu brings together modern Australian flavours and a little creative flair.

Coffee drinkers will be delighted to see Mornington's very own 'Commonfolk' coffee being served to your liking. If coffee isn't your thing, chai lattes are brewed to order, with the leaves sourced from nearby 'Rye Chai'. We look forward to meeting you all.





## Flinders Yacht Club Trivia Night.

The inaugural Flinders Yacht Club – Balnarring & District **Community Bank**® Branch Family Fun and Trivia Night held in January was a very jolly evening and looks set to be a new fixture on the Flinders community calendar. More than 80 people enjoyed the fun, games and great questions set by the very professional quiz-masters.

Along with financial support from our **Community Bank**® branch, prizes were purchased from and donated by, Flinders businesses. The brain power of the combined Flinders General Store and Bowling Club team faced stiff competition to take the honours on the night.

Feedback was overwhelmingly positive and former Balnarring & District **Community Bank**® Board member, Clair Thorn said “It is unique to attend a community event in Flinders that is free and fun. I hope the club holds similar events in the future.”



## YMCA Balnarring Skate Park event.

Our **Community Bank**® branch funded another hugely successful Skate Park Event as partners with YMCA Action Sports and Skate Park Leagues, at the Balnarring Skate Park on Sunday 17 February. We were thrilled to again bring this Skate Park Competition to Balnarring, to promote our skate park and encourage young people to get involved in physical activity.

We also funded a free two-hour scoot and skate clinic for local young people the weekend before, as a lead up to the competition. YMCA instructors worked with a large number of girls and boys, providing valuable tips on developing their scooter and skateboarding skills.

The Skate Park was choc-a-block with young people of all ages, showing off their skills to parents and friends as they participated in this well organised event. Piggy joined in the action too and had a great time with the kids.

Thank you to Balnarring Lions Club members, who did a great job providing a sausage sizzle and to YMCA and Mornington Peninsula Shire Youth Services for their support.



Winners of the Scooter 14 & Under event with Greg and Piggy.



Hard-working Balnarring Lions Club members.

## Civic Court Reserve Balnarring.

A very special guest at the ‘soft’ opening of Civic Court Reserve on 17 February, to which your bank contributed \$50,000, was long-time local David Bristow. As a councillor with then Shire of Hastings from 1975 to 1981, David used his ward allowance to gradually purchase the land on which the Skate Park and Civic Court Reserve now exist, as blocks came up for sale. What incredible foresight, so thank you David for giving our community the opportunity to create these wonderful public assets.



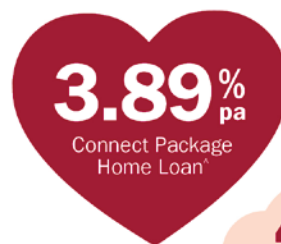
David with Greg Hood and Andrew Thomas, Director and member of the also visionary Balnarring Village Common Committee.

## Your best interests at heart.

If your bank isn't doing the right thing by you, change to one you can feel better about.

**We have now invested \$1,250,000 in our communities since opening in 2008.**  
**Our dream is to return the next \$1 million in just five years.**  
**Drop into your branch at Balnarring Shopping Centre, Balnarring or phone 5983 5543 to find out more.**

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Balnarring & District **Community Bank**® Branch

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# Your banking has also allowed us to support these wonderful groups.



▲ Balnarring Bowls and Social Club's Balnarring & District **Community Bank**® Branch Open Fours competition was a super tournament and was so busy! Congratulations to Toby, chief wheel-spinner and the club.



▲ Congratulations to the Red Hill Agricultural & Horticultural Society for another wonderful Show on Saturday 9 March. Balnarring & District **Community Bank**® Branch once again supported this iconic event by sponsoring the major awards in the Photography Youth Section and new awards for Junior competitors in the Heavy Horse events. We are always thrilled to be part of encouraging young people to get involved.



▲ Your **Community Bank**® branch again supported the Womin Djeka Festival, held over two days to celebrate First People's culture, educate the community and protect the environment by bringing the community together. Congratulations to the many people involved in this event.



▲ Emma Morris, Principal of Somers Yacht Club Sailing School, accepting the 'big cheque' for our sponsorship of a new training yacht from Chris Gurney, Director.



▲ Balnarring Men's Proburs recently ran a basic CPR and defibrillator use training course funded by your Balnarring & District **Community Bank**® Branch, for nine members of the committee. We also covered the cost of a new battery for the defib.



## Move to a local bank.

When you move your banking to Balnarring & District **Community Bank**® Branch you'll have access to great banking products, premium customer service and a deeper satisfaction of knowing your banking is making great things happen in your community.

Drop into your branch at Balnarring Shopping Centre, Balnarring or phone 5983 5543 to discover the impact your banking can have.



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(20/03/2019)



▲ We were again delighted to assist funding the Flinders Yacht Club's annual sailing school, which provides young people with an opportunity to develop their sailing skills in a safe environment with expert support and tuition. Commodore Rob Cave accepted the cheque from Greg Hood and Directors Chris Gurney and Kym Bridgford.



▲ We continue to support Point Leo Surf Life Saving Club and its many members. We have recently donated a new marquee, which will be used as part of the club's regular patrol set-up on Point Leo beach, a vital part of the club's commitment to keeping beach-goers safe.

## Balnarring & District Community Bank® Branch

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

Opening hours: Monday to Friday 9.30am – 5.00pm

Website: [www.bendigobank.com.au/balnarring](http://www.bendigobank.com.au/balnarring) [facebook.com/BalnarringCommunityBank](https://facebook.com/BalnarringCommunityBank) [twitter.com/bendigobank](https://twitter.com/bendigobank)



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