



Young people continue to inspire and impress.

The ongoing Balnarring & District **Community Bank**[®] Branch 'Young Leader Award' has recognised the leadership and community spirit of four young people over the past four months.

February/March.

Natasha Albers works tirelessly for underprivileged communities in Timor Leste and after visiting there in 2016 convinced her family to sponsor a young man to complete his 'Community Development' course at Dili University. Natasha works with other students at Padua College to run the 'Canossa Shop', a social enterprise supporting young women in Timor Leste.

Jackson Hannah demonstrates great community spirit as he provides support, advice and mentoring to junior cricketers at Balnarring Cricket Club, assisting with skills development and enjoyment of the game. He also volunteers to score the Under 14s games each week, a challenging and complex role.

April/May.

Bella Austin has been an activity leader with the Point Leo SLSC Nippers program this summer, developing and leading activities to ensure safety in the water for themselves and others. Bella also assists other club members to develop their skills and is part of the patrol team at Point Leo Beach.

Ben Hoskins has been an activity leader for the Point Leo Nippers program this summer and shown great leadership in teaching young members surf skills and has mentored and guided his peers as part of the water safety team. Ben regularly patrols at Point Leo beach, keeping the public safe.

Top: Young Leader Award: Natasha Albers. Middle: Young Leader Award: Jackson Hannah. Bottom: Young Leader Award: Bella Austin and Ben Hoskins.



A former Young Leader's big challenge.

Kobi Watson.

Kobi is an inspirational young man who was one of 98 Victorian students chosen to attend the ANZAC Centenary commemoration at Gallipoli in 2015. He then produced an insightful documentary that captured his connection with both his grandfather and a generation of Turkish adolescents who also lost family members.



Since returning from London in 2016, where he was invited by the Gallipoli Association to be guest speaker for the Centenary Education Project, Kobi has pursued his food dream and opened his own restaurant, Kobi Jack's. The casual pizza and pasta bar is at 677 Point Nepean Road, McCrae and celebrates local produce and flavours. It is open for dinner from 5.00pm, Wednesday to Sunday.

Join Kobi on his exciting adventure and let him cook something special for you.

Balnarring & District Community Services Limited Shop 28, Shopping Village, 3050 Frankston-Flinders Road, Balnarring VIC 3926
ABN 00 127 842 059 **Directors:** Heather Goddard (Chair), Chantelle Waterson (Treasurer), Mark Laughton, Andrew Thomas, Chris Gurney, Donna Gray, Matthew Keogh, Ron Kempster; **Company Secretary:** Mel Symes; **Company Accountant:** Sean Limpens.

From the Manager.



Above: Greg with Flinders Yacht Club's Tackers.

Welcome to our latest newsletter. I have now been in the branch for just over six months and would like to thank our valued customers and shareholders for welcoming me to their community and supporting the branch.

We have continued to see steady growth in new customers and accounts and our total business balance now exceeds \$158 million. We are, though, always on the lookout for new customers.

Business growth provides us with opportunities and we recently employed a new Customer Relationship Manager, Sharra Valentine. Sharra comes to us with a fantastic history in customer service and retail banking and this experience will enhance our wonderful branch team, as we continue to build on our expertise and customer service. Please call in and introduce yourself to Sharra.

Continued business growth also allows us to make more significant community contributions and as we approach our 8th birthday in June, total community investments have reached some \$730,000, an achievement of which our branch team, Board members past and present, customers, shareholders and the many community groups that support us should be very proud.

Our focus is to continue to grow our business, enabling us to make an even greater difference in our community. To do this, we need existing customers to do more business with us and to introduce new customers. Remember, we provide a full range of banking products and services from lending and deposit facilities, insurance and financial planning, investment to retirement advice*. If you, your family or friends require banking solutions or have enquires regarding current banking, please come and see us.

Finally, thank you to staff and Directors for their support as we settled into changes over the past six months and to my staff for ensuring that our customers enjoyed friendly, excellent service over our busy summer holiday period.

I am available at the branch and am more than happy to visit customers to discuss their banking needs. Call in, as my door is always open, or ring me on (03) 5983 5543, mobile 0408 140 301. I look forward to meeting you.

Greg Hood
Branch Manager

* Bendigo Loans and Credit Cards are subject to terms and conditions, fees and charges apply. All loans are subject to Bendigo Bank's normal lending criteria. Bendigo and Adelaide Bank Limited ABN 11 068 049 178. AFSL/Australian Credit Licence 237879.

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Our staff.

Hi, I'm Sharra Valentine!
I am the new Customer Relationship Manager and I am very excited about meeting my new customers. Coming from a long line of customer relationship roles, I thoroughly enjoy educating and supporting my customers in their financial endeavours.



Although I will be specialising in home lending, I believe in holistic banking solutions and love to follow the journeys of my customers, businesses and community groups. Don't hesitate to ask about anything that you may need help with, or just pop in and say 'hello' or give me a call. First office on the right or 5983 5543.

Our Board.

Since our last newsletter two of our hard-working Directors, Shane Mathieson and Carl Luke, have retired from the Board. The role of a volunteer Director on a **Community Bank**[®] company Board is demanding and we thank Shane and Carl for their great contribution to the success of our business during their time with us.

We would now like to welcome Ron Kempster, who has lived in Somers since 2003, as a Director. Ron is retired and has been actively involved in a range of local groups over many years. His extensive experience in the finance industry, industry operation support, quality assurance and risk management will bring very valuable business expertise and community connections to our Board.

Farewell to Kathie and Peter Strickland.



Above: Greg presents a Certificate of Appreciation to Peter and Kathie Strickland.

Members of a wide range of groups within our community gathered recently to farewell local residents Kathie and Peter Strickland, who are moving to Brisbane. They have worked tirelessly over many years for our environment as part of local groups and have written and illustrated books about indigenous plants. Kathie and Peter were part of the Steering Committee which worked so hard to establish our **Community Bank**[®] branch and Peter was on the inaugural Board. We wish them well and thank them for their huge contribution to making our wonderful part of the world even better.

Meet one of our business customers.

TIG Plumbing & Gasfitting.

Balnarring's TIG Plumbing & Gasfitting Pty Ltd is a registered member of Master Plumbers. With 10 years' experience, we provide professional and friendly service that caters for all your domestic, commercial and rural plumbing needs.

We cover all aspects of plumbing from repairing water leaks, repairs and installation of hot water units, clearing sewer and drainage blockages, air conditioning installation, repairing gas leaks and installing or repairing gas units and lines. We specialise in bathroom, kitchen and laundry renovations, as well as the many needs of rural properties such as water tanks, dam pumps and septic.

Our professional and courteous service ensures that all work is completed to the highest standards at affordable rates. We cover the Mornington Peninsula and surrounding suburbs.

Call us now on 0437 851 914 for a free quotation. No job is too small! Website: www.tigplumbing.com.au



Above: The team at TIG Plumbing & Gasfitting – Jamie, Tim, Mac and Bella.

Merricks Yacht Club.

We were delighted to provide financial support for Merricks Yacht Club to install an accessibility lift at the club allowing all 600 residents of Merricks Beach to now attend social and sporting events at the club.



Above: Rosemary Nolan, Sue Rutley and Jeannie Crowe with the new lift.

Frankston Peninsula Carers.

This group works to assist ageing parent carers who can no longer care for their children at home by building lifelong, appropriate, well-located housing with high quality care. A committee of eight people with professional backgrounds sees its role as a catalyst, finding and securing suitable sites, forming a construction consortium and raising funds to see projects completed.

With FPC looking for land to build a home for adults with an intellectual disability in Balnarring, the Anglican Archdiocese, with the support of the Vicar and congregation, approved a 40-year lease of the block next to St Marks and plans for a home for five adults have been agreed.

St Mark's House will be built to meet all national and international standards and the planning permit application is currently with council. Your **Community Bank**® branch has been delighted to invest \$20,000 in this vital and exciting project, which will make a huge difference to the lives of many in our community.



Above: Reverend Sue McPhee-Wright, Lis Maude, Greg Hood and Leon Black on site at Balnarring.

Finders CFA.

After approving a sponsorship of \$5,000 towards construction of the new station for the Flinders Fire Brigade, your bank matched a successful night's fund-raising with another \$5,000. An exciting result indeed!



Above: Rod Slater presents cheques to CFA Captain David Hunt.

Gotta love loyalty.

Save up to 1.25% p.a. off a variable rate home loan.

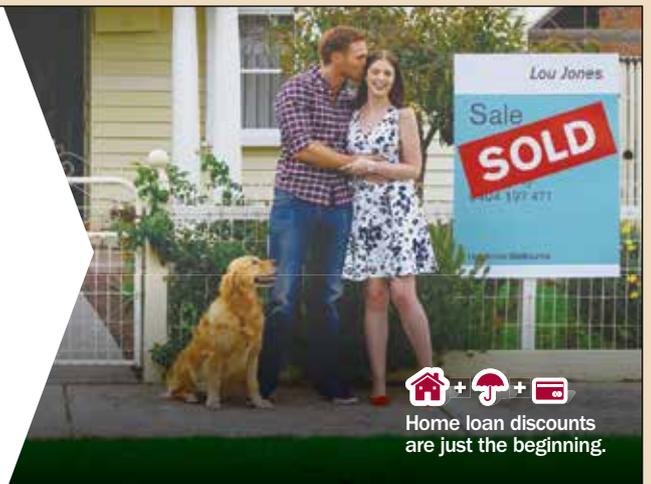
When you choose a Bendigo Connect Home Loan package, we'll reward you with a big interest rate discount.

The more you bank with us, the more your discount grows.

And home loan discounts are just the beginning.

Special offers on insurance, credit cards, and even financial planning are just some of the loyalty benefits waiting for you.

Drop into your nearest branch at Balnarring Shopping Centre, Balnarring or phone 5983 5543 to find out more.



Home loan discounts are just the beginning.

Bendigo Bank
Bigger than a bank.

Balnarring & District **Community Bank**® Branch

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Your banking has supported many community groups, events and projects.



Greg with Balnarring Bowls and Social Club members at the Bendigo Bank Gala Day.



Congratulations to Balnarring Tennis Club Junior Grand Finalists, Winter 2016.



Greg Hood and Director Chris Gurney present sponsorship funds for Tackers training and new sails to Flinders Yacht Club Commodore Rob Cave.



Balnarring Cricket Club Sponsors' Day: Matt Keogh, David Wright, and Bernie Kleinig.



Roy, Ross and Norm with Somers Yacht Club's wonderful new tractor.

Your banking can make a difference

It's simple

- 1 You choose to bank with your locally-owned Community Bank® branch.
- 2 You select from a competitive range of banking products.
- 3 The local community shares in the income generated by your banking. The more you bank with us, the more the community benefits.
- 4 The community, not Bendigo Bank, chooses which community projects receive support.

So make a difference – to your own banking and your community. Drop into your branch at Balnarring Shopping Centre, Balnarring or phone 5983 5543.

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Point Leo Surf Life Saving Club stalwart Alf Treadwell and rescue boat driver Andrew O'Hara hard at work during the Boxing Day Swim Classic event, where we sponsored the 2.5km swim.



Heather Goddard, composer Calvin Bowman and Flinders Quartet cellist Zoe Knighton at St John's Flinders Labour Day Weekend Recital, which saw an exciting world premiere of Calvin's composition for the Quartet.

Balnarring 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

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



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