



Your banking has supported many community groups and projects already this year.

Andrew Roger's sculpture 'I Am', which was purchased and installed by the Flinders Community Association with the assistance of many local donors, was unveiled by Dr Gerard Vaughan AM at a wonderful community event on 11 April.



Heather Goddard & Rod Slater congratulate Andrew Rogers.

Young people who attended our Community Youth Forum in August 2014 identified the need for a tap at the new Balnarring Skate Park as a priority so we worked with Councillor Tim Wood and Shire staff to make sure it happened!



Poppy makes good use of the new tap.

Our **Community Bank**[®] branch and Bendigo and Adelaide Bank supported Earth Hour 2015, which this year highlighted the impact that rising temperatures and more extreme weather are having on Aussie food and farmers. We joined with the Balnarring Village Common Committee to organise a lantern-lit dinner on the Balnarring Common Ground. Sue, Brett and Tony were the lucky winners of copies of the 'Planet to Plate' cook book.



Earth Hour.

Local children and members of the Balnarring community enjoyed the CFA Fun Day at the branch in February and joined Piggy and Captain Koala and members of the Balnarring CFA for a barbeque and the CFA's Smokehouse activity. We are proud supporters of the Balnarring CFA, which does such a wonderful job of protecting our community.



CFA Fun Day.



Flinders Yacht Club Sail Training Program.



Westernport Yacht Club Primary Schools Tackers Program.



Probus Club of Balnarring – 'What Happens When Seminar.'

Christie Johnstone OAM

During the commemoration of 100 years since the ANZAC landing, Balnarring & District Community Bank® Branch was proud to acknowledge Flinders resident and customer, Christie Johnstone OAM.

Ninety-five year old Christie was born at Main Ridge, and at the age of four moved to his mother's family farm at Flinders. Christie still lives and works on the farm, which has been in the Tuck family for six generations.

Christie served in both El Alamein and New Guinea as a stretcher bearer from 1941 until 1944, when he was sent back to the farm to provide for a country running short of food.

This marked the beginning of a long commitment to the RSL and Christie was awarded an OAM for services to the organisation in June 2012. He is Secretary of the Flinders RSL, a position he accepted on a temporary basis – 52 years ago! For all of those years, Christie has sold ANZAC badges in Balnarring and will be doing so again in 2015, so please say hello to him as you buy a badge.

In 1947 Christie and his brother moved from Flinders CFA to help set up the Shoreham brigade. His long-standing involvement was recognised with a Brigade Life Membership at the opening of the new Shoreham fire station in December 2014. Christie was also a member of the Flinders Cricket Club Committee.

Christie is a very proud father of five children, seven grandchildren and two great-grandchildren, many of whom still live in the area.

Christie, thank you for your service to our country and for your long and inspiring contribution to the Flinders community and surrounding areas – you are a true local hero who has made a huge difference to the lives of many.



Meet a new Balnarring business customer



A new organic grocery store called Nourish Organic has opened in the Balnarring Village Shopping Centre. A welcome addition to the area, the shop stocks a large range of organic produce including fresh

fruit and vegetables, bulk dried nuts, grains and pulses, dairy, and a wide array of grocery items.

Owner/operator Anne Lukis, known to some from her previous work running Red Hill Nourish, brings her considerable knowledge of organic products to this cheery store. With its sweet logo and light and sunny atmosphere, Nourish seeks to fill a gap for Peninsula residents wanting organic produce.

Anne said, "There is a real need for an organic shop down here which stocks a good range of produce and products. I'll always try to get something in if customers let me know what they need."

For the locavores, Anne is sourcing certified organic produce from a couple of local producers to stock quality regional produce in addition to the organic selection currently available.

Nourish is open Monday to Friday 9.00am – 5.00pm and Saturday 10.00am – 3.00pm

Phone 5983 5057. Shop 22/3050 Frankston-Flinders Road.

Our Financial Planner

Catriona Smith



Have you met our wonderful Financial Planner yet? Catriona looks after our customers across the Peninsula and is committed to doing all that she can to support and assist you in making appropriate financial decisions. This goes beyond simple investment and superannuation advice. She takes the time and care to understand what is important to you and what you wish to achieve in the short, medium and long term.

Catriona will apply her expertise to your particular situation and develop cost-effective strategies that not only meet your financial needs, but also give you the peace of mind that comes with financial security, while also allowing you the freedom to change your mind as your needs and personal situation changes.

Ring the branch on 5983 5543 to make an appointment with Catriona.

Continuous disclosure obligations

Balnarring & District Community Services Limited now meets our Continuous Disclosure obligations by publishing material information on our website, in accordance with ASIC's good practice guidance. This information is located under the 'Investor Relations' link on our website www.bendigobank.com.au/balnarring

Do we have your email address?

To further improve our ability to contact shareholders quickly and efficiently, to save money spent on postage and to reduce the use of valuable resources, we would very much like to have your email address. If you received this newsletter by mail rather than by email, now is the ideal time to ring the branch on 5983 5543 and give our staff your email address. All savings will increase our profits and allow us to return more money to shareholders and our community.

Manager's report



Welcome to our Autumn edition.

As always, I would like to thank our valued customers, shareholders and community members for their continued support and custom.

This support continues to create steady growth in our business with total business footings (deposits, lending and financial planning) currently exceeding \$117 million. Interim net profit for the first eight months of the financial year to 28 February 2015 has seen an increase of \$41,000 on the same period last year, which is pleasing. Our customer numbers and accounts continue to grow, although in saying that, we are always on the lookout for more!

It is unbelievable to think that we are fast approaching our 7th Birthday in June - how time flies! It is really nice to reflect on how far we have come in this time, establishing a business that has become more than just a bank to the local community. We have now exceeded over \$400,000 in contributions/community investment, an achievement that our community should be proud of! This community includes our customers, shareholders, Board members past and present, the team at the branch and our many community groups - well done to everyone!

Our steady growth and achievements have led us to a position where we have been able to employ another local - Tracey Cullum. We welcome Tracey, who will do a great job for us. It is wonderful that we have been able to add to our already great team as we continue to strive to improve our customer service and expertise. Please come in and say hello to Tracey and maybe even open an account next time you're in the village.

As everyone knows, we provide a full range of banking products and services ranging from all types of deposit and lending accounts (personal and business) to insurances and financial planning/investment/retirement advice and related products. So, if you or your family or friends require banking solutions, reviews or advice please come and see us! We have a great team in place to assist our customers - a fantastic "in-house" Financial Adviser, Catriona Smith, Senior Business Banker Mick Radecki as well as our fantastic branch team who continue to deliver excellent service. Congratulations to Glenys, Kathryn, Sue and Mel who all continue to look after our customers so well.

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!

Jason Symonds
Branch Manager

Who's who at Balnarring?

Welcome to our new Customer Service Officer Tracey Cullum



Tracey with Sue, Jason and Glenys.

Originally from the UK, Tracey spent a couple of years during her 20's travelling the world with her then partner Scott. After returning to the UK, they married, had their first child, Jay and finally fulfilled their ultimate dream to emigrate to Australia. Whilst living in Balnarring for the past eight years, Tracey and Scott had a gorgeous little girl, Lola, who has completed their family.

During her career, Tracey has worked extensively in the fields of customer service and marketing and as the newest staff member at the Balnarring & District

Community Bank[®] Branch, she is very much looking forward to being part of that fabulous team.

At any spare moment, Tracey is to be found at one of the many beautiful Peninsula beaches walking, running or spending time with her family. Tracey would love you to drop in at the bank to say 'hi' and she'll welcome you with a big smile and a big hello!

Introducing our new Director

We are pleased to welcome Chris Gurney, our latest recruit to the Board of Directors. Chris has many of the attributes we have identified as those required to further build the strength of the Board and grow our community business.

Chris has recently moved to part-time work after a career in Marketing and General Management in Australia, NZ, Canada and the UK. He is currently a Non-Executive Director at Bakers Delight Holdings and Senior Associate with XPotential ANZ Consulting. Chris has a Bachelor of Economics and is a Graduate of the Australian Institute of Company Directors.



Back in 1967 Chris's parents built a holiday home at Somers and he started a long association with and love of, the area. Chris and his wife have a house in Somers which they are currently renovating with the intention of spending at least half the week down here. Currently Chris is Vice-Commodore of the Somers Yacht Club and Secretary/Treasurer of Yachting Westernport. He can be found on the mountain bike trails of the area on a Sunday morning with other members of the 'Over The Hill' group of riders.

24 hour access defib at the branch



Jason and Carl with our defib.

As you know, Balnarring & District **Community Bank**[®] Branch invests its profits in our community and we have now installed a 24 hour public access defibrillator (PAD) next to the ATM at the branch.

In 2014 our **Community Bank**[®] branch partnered with the Flinders Lions Club to provide a 24-hour access defibrillator at the Flinders General Store. In 2013 we purchased five defibrillator units at a cost of \$11,550 and these are now located at the Balnarring Foreshore Ranger's Office, Point Leo Foreshore Ranger's Office, Westernport and Flinders Yacht Clubs and Balnarring Ritchies IGA Supermarket.

Carl Luke, a Balnarring & District **Community Bank**[®] Branch Company Director and MICA Paramedic says that providing defibrillators which are publicly accessible

increases the chance of survival from a cardiac arrest. CPR from a community member, together with the use of a PAD in the critical minutes before paramedics arrive, dramatically increases a patient's chance of survival.

Recognising a cardiac arrest, calling 000 (Triple Zero), performing CPR and defibrillation are four of the vital links in the chain of survival for a person who has suffered a cardiac arrest.

Whilst Carl stresses that community members do not have to be trained to use a PAD, familiarisation with a defibrillator is recommended and we have now started an ambitious campaign to provide such familiarization/awareness for up to 1,000 people in our greater community.

Any community groups or local residents who would like to take advantage of the free PAD familiarization/awareness program the Balnarring & District **Community Bank**[®] Branch has launched should contact the branch on 5983 5543 and arrange for Carl to organise a session with your group.

Sponsorship information night



Representatives of most of the 67 community groups and organisations we have supported since 2008 joined the staff team and Directors of our **Community Bank®** branch at the Balnarring Bowls and Social Club on 23 February.

To achieve our aim of continuing to build the business, increase profits and invest even more in our communities, it is vital that we have the support of the many community

groups and organisations which we sponsor. They have an important part to play in assisting us to gain business growth and our 'Sponsorship Information Night' explored the ways in which this can be achieved. Importantly, our relationship must be seen as a partnership, rather than the **Community Bank®** branch being regarded as a charity.

We also discussed other support options for groups, such as CommunityPOS™ and the free use of our marquees and outlined future plans for our sponsorship application process. From the beginning of the 2015/16 financial year, we will move to two application periods a year in August and February. It is envisaged that groups which know that they have events/projects scheduled in the six months following each of these two application periods will apply at the appropriate time, as will the sporting clubs that we support on an annual basis. This will not preclude community groups applying for support at other times if necessary.

The night was a remarkable reminder of the huge number of volunteers who work so hard to make our communities even better places in which to work, live and participate and we were thrilled that so many had taken the time to come along.

Our Sponsorship Guidelines, Application Form, Evaluation Forms, along with the Marquee Booking Form and CommunityPOS™ Application are all now available for download on our website: www.bendigobank.com.au/balnarring

As Director Rod Slater reminded us, Henry Ford summed it up many years ago with these words: "Coming together is a beginning, keeping together is progress; working together is success."

Oxfam trailwalker



Glen, Mel, Kathryn & Kerrie.

As well as working for our local community, three of our staff members – Glenys, Mel and Kathryn and a former staff member, Kerry Skitt, successfully took on the challenge of the 2015 Oxfam Trailwalker event in April to assist communities in other parts of the world.

Their team, called Eight Legs, represented Bendigo and Adelaide Bank and these four determined ladies completed the 100 kilometre bush trail in a very impressive 31 hours 8 minutes. They raised an equally impressive \$1,896 to

support Oxfam's programs around the world - working with local communities to help them create their own sustainable solutions to poverty.

Team work was the key to success, with everyone rallying together and supporting and encouraging each other when the going got tough. The four huddies were the team's fabulous support crew.

Oxfam Trailwalker is one of the world's most inspiring team challenges as each team must start together, stick together and finish together – something those who work for their community as part of a committed team most days are already well-skilled at! Congratulations to Glen, Mel, Kathryn and Kerry – we are very proud of you indeed.

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: Melinda Symes and Company Accountant: Sean Limpens

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

Chair's report



Life continues to be very busy for those working for your **Community Bank®** branch, be they members of our wonderful staff team or your volunteer Directors and I would

like to thank Jason and his team and my eight fellow Directors for their huge commitment to our business and our community.

David Murray's Financial System Inquiry Final Report was released in December 2014. All **Community Bank®** branch company Boards are currently writing to and meeting with, their Federal Members of Parliament to ask them to support the urgent implementation of the recommendations of the FSI, particularly those that relate to the capital required to be held against loans. Current arrangements mean that the major banks and Macquarie must hold roughly half the capital of all other banks and institutions. This creates an 'uneven playing field', which disadvantages our business and in turn, our customers and communities.

The FSI recommends that the major banks be made to hold more capital against their loans. We also support the urgent implementation of a further recommendation that the Australian Prudential Regulation Authority accelerate the accreditation of all banks to the same method for calculating capital that the major banks use. If you would like to add your support by contacting your local MP, all details of the FSI Final Report can be found at <http://fsi.gov.au/publications/final-report>

Did you know that credit card market monitor Mozo found that all but three credit card companies – Bendigo and Adelaide Bank and two others, have not passed on the Reserve Bank's rate reduction of two months ago? The other 53 companies have hoarded these cuts, worth some \$28 million - another good reason to be banking with us and Bendigo and Adelaide Bank!

Heather Goddard
Chair

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