

Autumn
2024

Newsletter

Community Bank · Balnarring & District



From our Branch Manager



Hello and welcome to our Autumn newsletter.

It has been a busy start to the year as we continue to welcome new

customers to our branch. I am proud of the excellent service that Community Bank Balnarring & District provides to all customers and our local community. Having a local bank with a physical presence, where customers receive face-to-face service, makes banking easier and helps them achieve their financial goals.

Throughout April, we are inviting existing and potential customers to complete an insurance and home loan health check with us.

When was the last time you reviewed your cover or your interest rate? Simply call us on 5983 5543 to arrange a time to meet with one of our branch specialists for a no obligation review. We'll even give you a \$10 Love Local card for your trouble, which can be redeemed at any of our wonderful participating local retailers.

Hope to see you in our branch soon.

Mark Butler
Branch Manager

Caring for our environment

In the words of that immortal Dr. Seuss character, The Lorax, who speaks for the trees and for nature:

"UNLESS someone like you cares a whole awful lot, nothing is going to get better. It's not."

We at Community Bank Balnarring & District care and Bendigo and Adelaide Bank cares and is taking action in many ways. We owe it to our environment, to our communities and most importantly, to our young people, to reduce our impact on the environment in every way we can.

In this newsletter, we are going to share some stories about others in our community who care "a whole awful lot" and who are working to make a difference. We are hugely proud to support these amazing people and invest in their vital volunteer work. If you are also someone who cares, you might like to join one of these groups and be part of the solution too.

But first, let's hear from the branch team.



Meet Fionna, our Customer Service Officer



Since the start of this year, I have had the great pleasure of being the newest recruit at our branch, as Customer Service Officer. Everyone in the community, our customers and my colleagues have been supportive and welcoming, so I really feel like part of a large family.

I've been on the Peninsula my whole life, holidaying and now living the dream. My husband and I, with our two labs, made a sea change some time ago, needing to get away from the hustle and bustle of city life and a career change has now brought me to our Community Bank. I love the simple things in life, family, our labs, hiking, and the water... so the peninsula is the perfect place for our forever home.

If I haven't meet you yet, please come into the branch and say hello.

Balbirooro Community Wetlands

Did you know that Balbirooro Community Wetlands has not always existed? In 1993 the Balnarring Primary School and broader communities set about creating this habitat for indigenous flora and fauna on former pasture land adjacent to the school. Two years of monthly working bees to excavate the wetland and dip net pond, plant thousands of indigenous plants and build the boardwalks, paths and bird hide is still an inspiring example of what a community, working together, can achieve.

The school continues to have a huge commitment to educating students and their families about sustainability and environmental stewardship and we are very proud to have supported their wetlands and sustainability program since 2010.



Digging the main wetland at Balbirooro, April 1994



The first 'planting bee' at Balbirooro, November 1993 (along the main access track next to the tennis courts)

Balbirooro Wetlands has become an extremely important wetland habitat, not only for the flora and fauna that both visit and live there, but for students and the whole community. In the 30 years since the school and local community created this area, it has gone from a paddock into a state-significant wetland, with surrounding woodlands. It has become an important educational tool for students to learn about how natural ecosystems function and the difference between weed and indigenous species. The wider community also enjoys this site, which helps educate them on the importance of natural ecosystems. Many threatened flora and fauna species now utilise this area and it is one of very few primary schools in Australia that can boast of having Koalas in their grounds.

Malcolm Legg, local ecologist

Balnarring Environmental Action Team

Let Balnarring Primary School's BEAT group captains, Elly and Heidi, tell us why we all should aim to make a difference.

- ✓ I guess the little things count, like the bees. If they don't exist, we won't exist
- ✓ Sustainability affects every single aspect of our life
- ✓ We need to make changes that we can put in place now and make them permanent changes, so they stick. Like we have done with plastic bags
- ✓ We can't leave our bedrooms messy and ask our children to clean it up for us. It is the same with the planet



BEAT captains Elly and Heidi on the Balbirooro boardwalk

Balnarring Boomerang Bags – another of the wonderful groups we support

Boomerang Bags was created by two Australian women in 2013 to tackle plastic pollution at its source, diverting fabric waste from landfill, encouraging sustainable behaviour and having a bit of fun whilst fostering new friendships and connections.

Balnarring Boomerang Bag group began meeting to sew bags in 2017. Since then, they have sewn over 7,000 bags for shoppers, using recycled fabric from St Marks Op Shop and general donations.

The group works in 'The Shack' at Balnarring Primary School and has made dozens of bags and costumes for the school. Students at Balnarring are provided with a BEAT bag created by the group and through the school's science program

are taught the importance of recycling and given a list of recyclable items. They take great pride in collecting these from home and sorting them, knowing that they are doing their part to look after our environment. What a partnership.

The group is always looking for new volunteers, so maybe you could join the 6-8 locals who meet in 'The Shack' on Thursdays from 1.30pm, finishing in time for school pick-up, to sew bags (machines provided), cut fabric, iron or simply enjoy a chat and cuppa.

If it suits better, pick up some pre-cut kits to sew at home. Balnarring Boomerang Bags will pay for your machine to be serviced by our wonderful Somers sewing machine repair wizard, Rick Wise.



Partnerships delivering for our natural environment



Presentation Sister Joan Power and the ATV hard at work

Merricks Coolart Catchment Landcare group

Merricks-Coolart Catchment Landcare Group aims to protect the diversity and extent of natural ecosystems and species in the catchment and since 2018 our bank has invested over \$40,000 to support the significant revegetation achievements of their members.



The group has recently begun a major revegetation partnership on 12 hectares of land, which will be protected under a Conservation Covenant, on the Presentation Sisters' property on Balnarring Beach Road. What a wonderful legacy the Presentation Sisters are creating.

This project will sequester an impressive 10 tonnes of carbon per hectare per year and provide vital additional indigenous habitat, so we were delighted to support it by funding the purchase of an All-Terrain Vehicle and trailer for carrying plants and equipment down to the site.

Mornington Peninsula Koala Conservation

Since 2019, Mornington Peninsula Koala Conservation has worked to preserve our local koala population by creating a koala corridor connecting existing sections of habitat and food trees across the Mornington Peninsula.

Our Community Bank has invested \$35,400 since 2020/21 to help purchase indigenous trees and understorey vegetation for planting in existing koala corridors on private and public land in our district, encouraging koalas out of urban areas and away from the many threats they face.

Through the group, we have also recently supported the work of Jennie Bryant, a highly-regarded local wildlife carer, affectionately known as the "Koala Lady", who has dedicated the last 45 years of her life to wildlife rescue. As a volunteer, Jenny relies solely on donations to care for and rehabilitate sick and injured wildlife, so we were delighted to assist her invaluable contribution.



Above: Koala Rescue & Rehabilitation Hospital
Right: Jenny with Belinda Eden, member of the Koala Conservation group



Time for a home loan health check!

With the current cost of living, there's never been a better time to review your home loan.

Enquire online at bendigobank.com.au/healthcheck or call your nearest branch on 5983 5543.

📍 Community Bank · Balnarring & District

Bendigo Bank

*Source: Roy Morgan Single Source Australia, May 2023. All loans are subject to the bank's normal lending criteria. Fees, charges, terms and conditions apply. Please consider your situation and read the Terms and Conditions, available online at www.bendigobank.com.au or upon request from any Bendigo Bank branch, before making a decision. Bendigo and Adelaide Bank Limited ABN 11 068 049 178 AFSL 237879 (1676698-1734981) (05/22) OUT_36591151, 08/04/2024



Flinders Community Association 'Big Beach Clean Up'

The 'Big Beach Clean Up Days' and launch of environmental campaigner Josie Jones' 'Hand Bin Program', over January at the beach communities of Flinders, Shoreham, Point Leo and Balnarring, was a wonderful initiative we were very pleased to support.

These events are designed to encourage community awareness and participation in the collection of beach litter and educate beach users about the serious damage that the build-up of litter and other rubbish causes to marine and beach environments. The Association will encourage other beach communities to hold similar events, utilising and displaying Josie's Hand Bins. Well done everyone.

Talking of Josie Jones, her campaign to have Peninsula beaches cleaned by hand rather than mechanically, to more completely reduce litter, particularly plastic, has contributed to Mornington Peninsula Shire's recent decision to run a world first beach hand-cleaning trial over the next twelve months.



A fond farewell to Pam Ford

During January, Director Pam Ford decided it was time to retire. Pam joined our Board in 2017, having spent some years previously on the Board of Western Port Community Enterprises. A huge thank you to Pam for her valuable contribution to the work of our Board and the success of our Community Bank. We know that she will continue to be an important part of the many other community groups she supports.



Friends of Bill Carroll Reserve

Another hard-working group we support financially is the volunteers who look after Bill Carroll Reserve in Merricks. Their work complements that of the Merricks Beach Residents' Association to preserve the character and natural environment of the area.



The Reserve is named after the late Dr W.S. Carroll, a prominent advocate of environmental protection in Merricks Beach. It provides an educational resource and is a pleasant place to experience and enjoy the natural environment. The lagoon provides a safe habitat for frogs and waterbirds, which can be observed from the secluded bird hide. It is also a popular centre for community events, such the annual Picnic in the Park and annual Easter Egg Hunt, enjoyed by the whole community.



Balnarring Community Child Care and water saving

Balnarring Community Child Care aims to embed sustainable practice across its operations and learning program. The installation of water tanks donated by a local family will assist with achieving these goals and enable the capture and storage of water on site.

The tanks will be used to educate children and their families about sustainable practice, whilst reducing mains water usage and providing children with more opportunities for water play.

Your Community Bank covered the costs for the plumbing and electrical installation of these tanks and congratulates Balnarring Community Child Care on this initiative.





Young people making a big difference.

Western Port Secondary College Green Team.

Western Port Secondary College has been at the forefront of sustainability education and practice for many years.

A thriving Green Team club, working with Sustainability Coordinator Vaughan Sanderson, supports students to learn to grow food, participate in sustainability initiatives around the school and have another place for connecting with other students. They are currently rejuvenating the food garden beds for planting in term two.

Recently Green Team students attended the Mornington Peninsula Shire Student Environmentalist conference to showcase their work in the school and learn about environmental initiatives in other regional schools.

Sustainability is woven throughout the curriculum and the school is working towards the final star for 5-star certification as a Sustainable School. Several waste-free day events to educate the school community about waste reduction have been run and students have participated in revegetation around the grounds.

Students recently worked with Western Port Biosphere to learn about the rare mangrove ecosystems in the Western Port catchment. They planted mangroves, built seawalls, collected mangrove seeds for later replanting and learnt about the importance of these ecosystems for fish breeding grounds through filtering water, carbon sequestration and coastline protection.

With our support, students will be also be working with Merricks Coolart Catchment Landcare group on the revegetation project at the Presentation Sisters property. The partnerships and links for taking action continue to grow.

Check your local defibrillator

It is vital that your defibrillator is 'Rescue Ready'



- If the Rescue Ready indicator light is green, no action is required.
- If the light is red and/or the device is beeping, the battery is low or the pads are out of date. Either way, your defib will not function properly to save a life.

If you require assistance, please contact Melinda on marketingbdcs@gmail.com



Community Bank
Balnarring & District

Meet our home loan specialist

Make an appointment today.

Call Heidi Dart, Customer Relationship Manager on 5983 5543 or search Bendigo Bank Balnarring.

bendigobank.com.au

Bendigo Bank

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Banking convenience for you creates community support for all. We are delighted to support these groups.



▲ Director Chris Gurney recently enjoyed Western Port Yacht Club's New Members' Dinner. Members have access to a wonderful range of sailing, cruising and social activities

▶ Our congratulations to Flinders Historical Society for winning the 2023 Victorian Community History Small History Publication Award for their publication 'Flinders Cargo Shed: Heritage and Environs'.



▲ Yet another richly varied recital program at St John's Flinders by pianist Brian Chapman, violinist Susan Pierotti and cellist Rosanne Hunt. What a joy to have access to first class musical performances locally.



▲ Flinders Fringe Festival 2024 was a huge success! Supporting the arts and community is at the heart of this festival and we were delighted to again be a Festival Partner.

◀ The Peninsula Summer Music Festival again brought more diverse world class performances to audiences at beautiful venues across the Mornington Peninsula this summer.

▼ Our lending specialist Heidi Dart was delighted to attend the Women of Western Port Breakfast hosted by Western Port Secondary College to celebrate International Women's Day. What a great event for local female students.



Talk to us today



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We're open:

9.30am - 4.00pm Monday to Thursday

9.30am - 5.00pm Friday

Directors

Heather Goddard (Chair), Chris Gurney (Treasurer),
Mark Laughton, Ron Kempster, Stuart Whiteley,
Kym Bridgford, Sarah Moran, Susan Beanland,
Andrew Thomas, Michele Sabto.
Community Engagement Officer: Melinda Symes
Company Secretary: Ken Brown

Balnarring & District Community Services Limited
ABN 84 127 842 059

Scam alerts

Identify and protect yourself from common scams. View the latest scam alerts on the Bendigo Bank website at

www.bendigobank.com.au/security/scams/alerts/