



## 2013 AGM



Our 2013 Annual General Meeting (AGM) was a great night and shareholders, staff and Directors were joined by Regional Manager Michelle Mason and Bendigo Business Banker Paul Thomas. Director elections saw Chantelle Waterson, Anne Bartholomew, Matthew Keogh, Mark Laughton, Shane Mathieson and Heather Goddard elected to the Board, as they had all been appointed since the last AGM, after which Jeff McDonnell, Mark Laughton and Shane Mathieson were re-elected to the Board after retiring by rotation, as is required under our Constitution.

Chair, Heather Goddard, announced that a second dividend payment of 3 cents per share would be made to shareholders on 15 November and what a proud moment that was! Shareholder and member of many community groups, Lis Maude, addressed the meeting and explained the huge

difference our **Community Bank**<sup>®</sup> branch has made to our communities through ongoing investment in the many activities and projects our community groups and organisations are involved in. We were, once again, proud of the success of our business.

The meeting concluded with a wonderful performance of a new Balnarring & District **Community Bank**<sup>®</sup> branch jingle written by local musicians Paul Dillon and Matt Wood, by Paul and fellow muso Eli. It is very exciting indeed for all who are involved in our **Community Bank**<sup>®</sup> branch, to see how it is being embraced ever more widely by communities from Somers, through Balnarring and down to Flinders. The potential is enormous and we invite everyone to continue to assist with building the business to fully realise that potential and benefit our communities even more.

## Shareholder survey

We would like to thank those shareholders who took the time to respond to our survey back in August. The information we gathered has made a valuable contribution to our strategic planning. Carl Bryant, pictured with Mel Symes and Heather Goddard, was the lucky shareholder who won the hamper of local produce.



## Our fantastic new Community Notice Board



Representatives of the branch, Coastguard and the Shire with the new notice board.

Early in November we had the official 'opening' of the Balnarring Community Notice Board, which is located in the walkway between the pharmacy and the supermarket. This idea was a well-supported suggestion at our Community Forum in late 2011, so it is wonderful to see it come to fruition.

The notice board is jointly funded by your **Community Bank**<sup>®</sup> branch and the Mornington Peninsula Shire so that community groups and not-for-profit organisations can publicise events and special occasions. Any items for display should be dropped into the branch.



Piggy shows Cr Frank Martin the notices already on display.



## Branch Manager's report

Welcome to our Super Special Summer edition!

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

over \$260,000 to the community in sponsorships, grants, donations and dividends.

In the four months since our last newsletter there has been a strategic focus by both staff and Directors on driving the business forward, so the business is in good hands and I am excited by the potential for further growth.

### Highlights of the last four months:

- Business footings - deposits and lending, currently exceeds \$93 million and we continue to be profitable and grow in a tough economic environment. We are always keen to further assist our customers and welcome new business, so if you have family or friends who require banking solutions and advice please point them in our direction. Great credit goes to our fantastic team of Glenys, Kathryn, Sue and Mel, who always deliver excellent service. The team also includes our terrific Board, led by Heather Goddard and this vibrant, skilled and committed group is working hard to lead us forward. I'd like to welcome Andrew Thomas, who has recently joined the Board. Many of you may know Andrew, who is heavily involved in the local community and we are very happy to have him with us.
- We recently paid our second dividend to shareholders, based on our record profit for the 2012/13 financial year.
- As mentioned, community contributions now exceed \$260,000 and in the last financial year alone we contributed over \$90,000. As you can see, we are becoming stronger and as we build the business we will see significant community investment in the coming years!
- A successful AGM was held in October, and those who did not attend missed a very special event as we "launched" our **Community Bank®** branch song. Huge thanks to musicians Paul Dillon, Matt Wood, Eli Mrkusich and Director Andrew Thomas, who did a marvellous job of penning the song and performing - a real show of how clever and generous our community is!
- Our ongoing presence in the community is important and we have assisted many local clubs and our schools, which has provided many opportunities for us to engage with their members. Over the last three months we have been "out and about" more than any other time in my two years at the branch and this is vital as we share our message and demonstrate support for our community.

It's an exciting time and we will continue to focus on delivering exceptional banking services. We are here for U and I extend an invitation for all to experience our unique banking proposition - we have an excellent team and access to outstanding specialist bankers in Financial Advice, Business Banking etc.

My door is always open and I am available at the branch or to visit and can be contacted on 5983 5543 or mobile 0408 140 301. I wish all valued customers and shareholders and our community a safe and happy Christmas and a prosperous New Year!

**Jason Symonds**  
**Branch Manager**

## Andrew Thomas: new Director



Andrew is the latest addition to our Board, being appointed in October 2013.

Although Andrew has been a resident of Balnarring since 2001, he discovered the district many years before, identifying it as a future place to live and raise a family. When opportunity knocked, Andrew retired after twenty-two years with the Royal Australian

Navy and took up position with a defence service provider to Navy technical training. This allowed him to finally make that move and settle the family in one place. Andrew remains an active member of the Navy Reserve so you may see him around in uniform from time to time.

Andrew is married to Ann, with three grown children, two of whom are at university and the third to commence next year – exam outcome dependant! He maintains a general fitness through his sporting interests, most of which are water based - surfing, kite surfing, and swimming. He is a collector of surf paraphernalia, vintage stereo equipment, and LP's.

Andrew is a member of the Balnarring Village Common community group for which he is Treasurer and is active on several of their sub-committees, reflecting his desire to be actively involved in the local community. He was a member of the Dromana Secondary College School Council for several years, where he held the position of Treasurer.

Andrew welcomes the opportunity to serve on the Board of Balnarring & District Community Services Limited, as this meets his community orientated goals.

## Balnarring Lions

Another of our valued community partners is the Balnarring Lions Club, part of Lions Club International, the world's largest service club organisation. If you are interested in becoming involved in their community support work, contact Bob Easton on 0400 891 015 or Anita Moore on 0448 692 029.

**Balnarring**  
**Lions Club**



## Reminder

**A reminder to shareholders that, as all future dividend payments will be made by direct credit only, you must advise our Share Register Managers, AFS & Associates, of your account details. Dividend payments for those who have not done so will be held in a bank account until this information is received. It is also your responsibility to advise AFS of all future changes of address or other details.**

## Meet our business customers



### The Coast Real Estate – Balnarring

When brother and sister David and Jackie Wright started working in the family's real estate business seven years ago, the dream was to open an office in the Balnarring area. They grabbed the opportunity when shop 27A at Balnarring Village became available and with the help of local tradesmen from Willowglenn Homes and Payton Electrical Contractors, opened the office just before the Melbourne Cup.

When David worked for a leading bayside real estate group, he realised the need for improved personalised service with a focus on coastal and lifestyle properties and in 2001 created The Coast, with the main office in Parkdale. "When we started The Coast we set up our business accounts with a local **Community Bank**® branch which continues to support our growth. We worked on community events, fundraising and youth projects together.

Our family has always volunteered to help those in need and the **Community Bank**® model is a great match with The Coast's philosophy. We will expand our charitable work in the local area through a new mental health initiative we're involved with," David said.

"When Jackie, her partner Egidio, who is a licensed estate agent, and I talked about opening a new office in Balnarring, I had already decided to relocate to the area. I bought a home in Balnarring recently and plan to move here permanently in 2014, so it's an exciting time and I'm looking forward to being more involved in the local community," David said.

Jackie has a reputation in the area for achieving outstanding results and has a growing list of happy clients and a steady stream of new referrals, testament to her professionalism and great communication skills. To complement the sales team The Coast will, within the next six months, establish a property management and holiday rental department with the same personalised service and professionalism to maximise returns for clients.

The team at The Coast values the local support that has allowed the opening of a new office and is delighted to have the sales team of Jackie, David and Egidio and support staff Cheryl and Sarah now located at their Balnarring office.



### Chair's report

Our **Community Bank**® branch is part of a wonderful network of 300 across Australia. In the 15 years since the first **Community Bank**® branch opened, over \$100 million has been invested in communities. We have been part of this success, with \$260,000 invested in our community since 2008, including \$16,800 for our first dividend payment and a further \$25,200 for the recent second dividend payment to our wonderful shareholders.

As always, I would like to thank Jason and our staff for their ongoing commitment to our branch and our community. They are the face of our business and we could not ask for a more professional, hard-working and caring group of people. The difficult economic environment brought some very real challenges during the past financial year, but Jason and his team continued to build our business with a strategic determination that has seen total business growth of \$13 million which is \$3 million above budget.

Your Board of Directors also continues to be totally committed to working with our staff to develop the business, whilst ensuring the highest standards of corporate governance and my thanks go to them. I would also like to recognise the contribution of Ingrid Leighton, who resigned from the Board in August due to the demands of a new job and welcome recent appointment to the Board, Andrew Thomas.

Directors and staff regularly visit our community groups so that we can continue to tell our story and we enjoy this opportunity to meet the many wonderful people who work so hard to make our communities the special places they are.

Research tells us that people know about the **Community Bank**® concept, but 60% don't know what we do, and 50% don't even know that we do credit cards.\* We must make certain that this does not apply in our community – we need everyone to know that we are here, what we offer in terms of banking and the difference we are making in building a strong and sustainable community and we would love you to help spread that message.

All the best for the festive season and we look forward to an even more prosperous 2014.

**Heather Goddard**  
Chair

\* Lending and credit assessment criteria applies. Terms, conditions, fees and charges apply. Full details available on request. Bendigo and Adelaide Bank Limited ABN 11 068 049 178 AFSL/Australian Credit Licence 237879.

## Peninsula All Abilities Vaulting

Your **Community Bank**® branch has sponsored this group to purchase a team set of unitards for displays and competitions. Peninsula All Abilities Vaulting was formed as part of Peninsula RDA to offer training in equestrian vaulting for both able-bodied and disabled participants, in an environment based on team work. Another wonderful community group we are proud to support.



◀ Peninsula All Abilities Vaulting team with their walking horse, Digger.

## Piggy had lots of fun at the recent HMAS Cerberus open day!



## Which other local groups have we supported lately?



▲ Somers Residents Association.



▲ Flinders Yacht Club.



▲ Somers Primary School Arts Fair.



▲ Somers Tennis Club.



▲ Flinders Singers.



▲ Flinders Cricket Club.



▲ Balnarring Village Common 'Spring Rhythm Club.'



▲ Balnarring Junior Football Club.



▲ Balnarring Community Flower Show.



▲ Balnarring Primary School: 'Take A Stand' against School and Workplace Bullying.

## For your information...

Balnarring & District **Community Bank**<sup>®</sup> Branch,  
Shop 28, Balnarring Village Shopping Centre,  
3050 Frankston-Flinders Road, Balnarring VIC 3926  
Phone: 5983 5543  
Website: [www.bendigobank.com.au/balnarring](http://www.bendigobank.com.au/balnarring)  
Email: [balnarringmailbox@bendigobank.com.au](mailto:balnarringmailbox@bendigobank.com.au)  
Opening hours: Monday to Friday 9.00am – 5.00pm  
and Saturday mornings 9.00am – 12 noon

### Balnarring & District Community Services Limited

Shop 28 Balnarring Village Shopping Centre,  
3050 Frankston-Flinders Road, Balnarring VIC 3926

**ABN:** 84 127 842 059

**Chair:** Heather Goddard.

**Directors:** Jeff McDonell, Andrew Thomas, Chantelle Waterson,  
Matt Keogh, Anne Bartholomew, Shane Mathieson, Mark Laughton.

**Email:** [secretarybdcs@outlook.com](mailto:secretarybdcs@outlook.com)