



Your banking has supported many community groups and projects during 2014.

Our local schools – a vital part of our communities.

Mornington Peninsula. Schools Science Fair.

Balnarring & District **Community Bank**® Branch was thrilled to co-sponsor the first Schools Science Fair which was open to all government schools on the southern peninsula. Somers and Balnarring Primary Schools participated, with students demonstrating science activities. The development of Science education at primary school level is one way to ensure that Year 11 and 12 students do not limit their career options by not having a science subject. Our congratulations to David Ingham and his colleagues!



Top: Somers students and the Minister for Education. Above left: Jason and students. Above right: Balnarring students.

Somers Primary School Arts Fair.

Balnarring & District **Community Bank**® Branch has been a proud supporter of the annual Somers Arts Fair since we opened in 2008. The Fair showcases the talents of our local community in art, craft, music and children's entertainment and is always a wonderful day out.

The Arts Fair is the school's most important annual fundraising event and allows Somers Primary School to continue to provide an excellent education for its students, which is a constant challenge for our small schools and one which Somers meets very well indeed.



Balnarring Primary School Art Exhibition at Red Hill Bakery.

Your **Community Bank**® branch took great pleasure in supporting a wonderful initiative by Jill Johns, owner of the Red Hill Bakery Gallery. Jill invited Balnarring Primary School to mount an exhibition at the gallery for a month. We were thrilled to attend the opening and enjoy a performance by the school choir and the wonderful art work of the students. Rather than make awards to individual artists, we awarded \$200 to the school and this will go towards the establishment of a sensory garden. What a great experience for these students and congratulations to Jill, Pea and Rose.



Manager's report.



Welcome to our Summer edition. The sun is shining, it's getting hotter and Santa is not too far away now, so what a great time to do some banking!

As always, I would like to thank our valued customers, shareholders and community

members for their marvellous continued support, which is a huge factor in our **Community Bank®** branch continuing to grow and provide greater community investment, along with returns to our shareholders.

Our total business footings (deposits and lending) currently exceed \$112 million. We continue to grow and net profit for the first quarter of this financial year has seen an increase of \$19,000 on the same period last year which is very exciting!

As you know, we provide a full range of banking products and services, which includes personal and business deposit and lending accounts and insurances along with financial planning/investment/retirement advice and products. So if you or family or friends are seeking banking solutions, reviews or advice please come and see us.

We have great staff ready to assist all customers: fantastic "in-house" Financial Adviser, Catriona Smith; Senior Business Banker Bernadine Geary as well as our highly professional and helpful branch team of Glenys, Kathryn, Sue and Mel, all of whom continue to deliver excellent service and advice. Well done and thank you to those who continue to make our branch so special.

We currently have some very attractive fixed and variable interest home loan deals available. Bendigo Bank has also introduced a new "Easy Saver" deposit account which will appeal in terms of flexibility and interest rates offered, so visit the branch, call or email and our team would be pleased to discuss these and assist you.

We are very proud of our community engagement and investment and I extend a big thanks to Heather Goddard and our team of Directors for assisting here. There have been lots of initiatives going on behind the scenes, led by the passionate and tireless Heather and this helps build our business. Many of these activities and events will be showcased elsewhere in this newsletter, but I would like to stress how much we value our communities and know that it is important to be not only visible, but to share our message, brand and support.

It continues to be an exciting time and we assure all shareholders and customers that we will work to benefit our community. We are a bank that is here for everyone and I again extend an invitation for all to come and experience our unique banking proposition. 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

On behalf of the team, I wish all valued customers and shareholders as well as our communities from Somers down to Flinders and beyond a safe and happy Christmas and a prosperous New Year!

Jason Symonds
Branch Manager

Annual General Meeting.

Thanks to those shareholders who came along to our AGM on 20 October to celebrate our wonderful 2013/14 financial year. Whilst there were not many of them, they joined our branch team, Bendigo Regional staff and Directors to hear about our success and share in the joys of a job very well done!

Welcome to our new Director.



Taimi Clinch was appointed to the Board in November. She moved to Somers in 2006 with her husband and two daughters, after spending a number of years living in a small town in East Gippsland. The decision to return to the Peninsula was made as the family spent six months travelling around Australia. Taimi has worked as an HR professional for over 15 years across a variety of sectors. She has been with Marriott Support Services, a disability service, since 2011 as General Manager, Corporate Services.

Taimi holds a BA in Human Resource Management and Psychology, Diploma of Quality Auditing and Diploma of Occupational Health and Safety.

With a firm commitment to best practice and continuous improvement, she is passionate about supporting strong organisational culture and strengthening systems and processes to deliver business outcomes.

Balnarring Village Common Committee.

This group of local residents works extremely hard to make our community a stronger, more caring and inclusive place. Their vision and leadership will now allow the Balnarring community to shape an important part of its future through the retention of all four blocks of public land between the hall and the motel, which will become a very exciting community project. They are committed to the young people of our area and partner with the Mornington Peninsula Shire's Youth Services team to provide the 'Rebound' program. The Balnarring Community Flower Show has now come under their 'umbrella' and Balnarring & District **Community Bank®** Branch is very proud to support the BVC Committee and their many community programs and events.



Recharge scheme.

Balnarring & District **Community Bank**[®] Branch is well known as a welcoming and friendly place and we are now making a difference to those who use electric mobility scooters or wheelchairs by becoming a Project Partner of the RECHARGE Scheme[®] Australia.

An accessible, designated power point is now available in the branch so that customers and visitors can recharge their battery (with their own charger) at no cost. This will give those who use an electric scooter or wheelchair further confidence to be active in our community without the fear of being stranded by a flat battery. We are proud of this partnership with Mornington Peninsula Shire Council and RECHARGE Scheme[®] Australia.



Elsie and Kathryn.

Meet our Flinders business customers.

Welcome to Flinders . . . Forever New Medispa.

Tanya Essing has been in the Beauty industry for 12 years and has extensive experience in delivering “Results Driven” beauty treatments to her clients on the Mornington Peninsula. She has now opened her Medispa in Flinders, offering the following services:

Waxing	Tinting	Shellac nails
Gel nails	Facials	Microdermabrasion
Skin Peels	Body Mud Wraps	Body Exfoliation
Relaxation Massage	Aromatherapy	Hot Rock Massage
Manicures	Pedicures	Bridal/Formal Make up
Spray Tan	Gift Packs	Gift Vouchers Available.

Advanced Facials and Skin treatments: Tanya prides herself in providing her clients with a combination of technologies and techniques. Microdermabrasion with one of 18 different peels and a variety of hand selected ingredients is prescribed to accomplish the best possible results. These include a combination of peptides, proteins, antioxidants, rich botanical plant based stem cells, Vitamin C and Vitamin A and Hyaluronic Acid.

Book in to start your transformation – Phone: (03) 5989 0998
Shop 9, 33 Cook Street, Flinders, 3929



FLY Clothing & Accessories.

Owner, Karen Hawker said, “Being a local for 25 years, I figured something was missing on this side of the Hill. “FLY” (Flinders Local Youth) is a small shop in Cook Street, Flinders, carrying clothing and accessories from baby to adult. We carry popular brands such as Vans, Converse, Santa Cruz, Rhythm, Hurley, Patagonia, FCS, Minti, Munster and Paperwings.

FLY also stocks a lot of surf and skate wear, toys and some home wares. I try to keep the prices low and have frequent specials! I try to carry a lot of TWEEN sizes. Follow us on Face book and Instagram to keep up to date with new stock arrivals.”



Chair's report.

As we reach the end of what has been a very busy, enjoyable and extremely successful year for our **Community Bank**[®] branch, I must thank our wonderful staff – Jason, Glenys, Mel, Kathryn and Sue and our Directors for their commitment to and passion for, our business and our communities. Jason has outlined our ongoing financial success and we would like to thank you for your support and encourage all shareholders and customers to continue to be enthusiastic advocates for the **Community Bank**[®] model. We have now returned in excess of \$370,000 to local community groups and projects and returns to shareholders and are determined to build the business so that we can invest even more.

In November, Glenys and I spent an inspiring day at a workshop with Peter Kenyon, a West Australian who describes himself as a social capitalist and community enthusiast and who works all



Heather, Glen and Peter Kenyon.

over the world. The workshop was titled ‘Building healthy, strong and enterprising communities through ABCD (Asset Based Community Development)’. Quite a mouthful, but Peter’s focus on community development based on assets rather than needs, working from the inside out rather than top down, was very exciting indeed and made us think about our communities, where there are so many amazing ‘can do’ people working long and hard to make sure we become the best we can be. The ABCD approach to community development is worth sharing with all those who are working in partnership with our **Community Bank**[®] branch:

- Shifting the development mindset from needs and deficiencies to assets and capacities
- Highlighting, mapping, connecting and celebrating the diverse range of community assets
- Harnessing the connected assets for action that strengthens caring and inclusive communities

We look forward to continuing to work in partnership with local groups and organisations to harness the power of our community to create a wonderful future for all.

Heather Goddard
Chairperson

Thank you

Two Directors who have made extremely valuable contributions to our board, Jeff McDonnell and Shane Mathieson, resigned in October and November respectively. Jeff moved away from Balnarring earlier in the year and Shane has found that the demands of his business, Cellarbrations in Balnarring, has not allowed him to dedicate the time he would like to his role as a Director. We are very sorry to lose both Jeff and Shane, as they brought a wealth of experience and expertise to their positions. We wish them well and thank them for their part in our success.

Balnarring Community Picnic and Fireworks Display.



The evening of 28 November saw many local families come together at the Balnarring Primary School oval to enjoy the music of The Distance, entertainment from the Balnarring Primary School choir and musicians, with an exhilarating fireworks display to end the night. Piggy had a wonderful time meeting what seemed like hundreds of children! Our thanks to Gavin Leadbetter, who organised and played in the band and supplied the stage and sound system, to Howard & Sons Pyrotechnics, who put on the amazing fireworks display for half the usual cost and to Coates Hire who subsidised the cost of the generator. Balnarring & District **Community Bank**® Branch was thrilled to sponsor this wonderful community event, originally initiated by Balnarring Pre-school to thank the many people who work so hard to support our community.



Frankston Peninsula Carers Luncheon.

Anne Bartholomew, guest speaker Pam Hawkes guest and President Joy Jarman, at the Frankston Peninsula Carers luncheon.



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), Anne Bartholomew (Treasurer) Chantelle Waterson, Mark Laughton, Andrew Thomas, Rod Slater, Carl Luke, Taimi Clinch,
Company Secretary: Melinda Symes, 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

Balnarring CFA.

Heather and Jason present a cheque for \$2,000 for a set of fire-fighting boots to Brigade Captain Murray Hill.



Seasons greetings.

From all of us at Balnarring & District **Community Bank**® Branch, best wishes for the holiday season and thank you for your loyalty and support.

Drop into your nearest branch at Balnarring Shopping Centre, Balnarring or phone 5983 5543.

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