



From all at Balnarring & District Community Bank® Branch, we wish you a very happy Christmas and best wishes for the holiday season. Thank you for your loyalty and support.

Our commitment to young people continues.

Young Leader Award.

The Balnarring & District Community Bank® Branch 'Young Leader Award' continues to be well regarded both within the community and across the Community Bank® network, so we are very proud of having initiated such a worthwhile contribution to the well-being of the young people in our district.

Our Young Leaders for October/November were Andrew Wilson and Jacob Gniel. Both boys have a real passion for sport and play with Somers and Balnarring Tennis Clubs respectively. They recently participated in a Future Leaders Program with Tennis Victoria, which saw them develop and conduct a free Junior Development Clinic at Balnarring Tennis Club for boys and girls in Years 3 – 6 at Somers and Balnarring Primary Schools during the September holidays. This will make a difference for both clubs by encouraging younger players to get involved and by creating a welcoming environment on and off the court.

The Young Leader for December/January is Alexander Jurovic. As a graduate of Westernport Yacht Club's first Tackers learn to sail program in 2010, Alexander has become a very successful young

sailor and an outstanding role model for how passion and dedication can lead to such success.

Alexander is in his third year with the Victorian Youth Sailing Team and recently represented the club in the Laser World Titles in Ireland. He continues to be an inspiration to many young sailors and participates fully in club life, assisting with races and instructing and coaching new sailors.

Alexander's achievements and passion have had a positive impact both in his club and beyond.

What inspiring young people!

Southern Peninsula Schools Science Fair.

Your Community Bank® branch was very proud to again sponsor the annual Science Fair, which this year saw almost 800 students enjoy a day of Science activities and demonstrations. The Fair encourages schools to build a culture of Science which will inspire students to continue to study Maths and Science. Congratulations to all involved in organising and running this exciting event.



Young Leader Award - Jacob Gniel and Andrew Wilson.



Young Leader Award - Alexander Jurovic.



Science Fair - Somers Primary School presenters.



Science Fair - Balnarring Primary School presenters.

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, Carl Luke, Chris Gurney, Shane Mathieson, Donna Gray, Matthew Keogh; **Company Secretary:** Mel Symes; **Company Accountant:** Sean Limpens

From the Manager.

Welcome to our December newsletter. The sun is shining, it's getting warmer and it's time to enjoy our fantastic beaches with family and friends. The end of the year is also a great time to do some banking and review what can be improved.

Since starting at the Branch in July, I have enjoyed working with our fantastic team of staff and Board of Directors. I have met many of our customers, so please call into my office and introduce yourself if we have not yet met. We also have a great staff who are always ready to assist our customers, whether it be Financial Advice with Financial Advisor Catriona Smith, Business Banking with Mick Radecki or our very helpful and professional branch team of Glenys, Mel, Jo and Tracy, all of whom deliver excellent service and advice. Our branch success is due to the work of these special people.

At the time of writing this report our total business footings are continuing to grow and are just above \$154 million, which is pleasing indeed. We are very proud of this result, as it shows that what we are doing in our community through our community engagement and investment in sponsorship and grants is valued by our communities. We have now returned over \$720,000 to our community and what a great achievement for our team and local community this is.

These milestones and achievements are not possible without our valued shareholders, customers and community members. Thank you again for your ongoing support, which has been marvellous and is a large factor in the success of our **Community Bank®** branch. Your continuing support will ensure that we grow further and provide even greater benefits to our community and returns to our shareholders.



Greg and Piggy 'all at sea' with Westernport Yacht Club.

On behalf of our team I wish everyone a safe and happy Christmas and prosperous New Year.

My door is always open, so please call in and introduce yourself or ask any banking questions. You can also contact me on (03) 5983 5543.

Greg Hood
Manager

Another wonderful year at Balnarring.

As unbelievable as it seems, we are at the end of another busy and successful year. As we know, the level of success leading to being named '2016 Regional Branch of the Year' does not happen without a huge commitment from both staff and Directors, so I would like to thank Greg and his team of Glenys, Melinda, Joanna and Tracy as well as my eight fellow volunteer Directors. The professionalism and caring approach of our staff, along with the dedication and wide-ranging skills of our Board and the great support from our Regional Manager Simon Sponza, Senior Manager Community Relationships Tania Hansen and their team puts us in the best possible position to succeed. Of course, without the loyalty and support of our customers and shareholders none of this could happen, so our thanks also goes to every one of them.

Greg and I recently caught up with some of the inaugural Board members and people who worked so hard to build the community support for establishing Balnarring & District **Community Bank®** Branch. It was terrific to be able to again tell them how grateful we all are that they had the foresight and the commitment to our

community to make sure that we could establish our own **Community Bank®** branch, with all the benefits that brings.

In our Annual Report I set shareholders the challenge of telling one new person every month about their **Community Bank®** company shareholding and how banking with Balnarring & District **Community Bank®** Branch can make a real difference in the community. We hope that they and our customers are taking up this challenge so that we can look forward to continuing to build the business and invest much more than the \$720,000 we have returned to community groups and shareholders to date. We would love to think that we can win the Regional 'Lending Growth Award' again next year and with your help we could certainly do that, so let's go!

I wish our customers and shareholders and their families an enjoyable festive season and a happy and prosperous 2017.

Heather Goddard
Chair



Past Directors and Steering Committee members. L-R: Val and Max Burley, Harold Weber, Peter Strickland, Don Campbell, Jon Attoe, Greg Hood, Kathy Strickland, Derek Warner, Wal Faichney.

Staff news.

We recently farewellled Kathryn Walles, Customer Service Officer with the branch since 2010. Kathryn (pictured right) has been studying nursing part time for the past two years and now that



she has completed her studies we wish her all the best as she starts an exciting new career. Congratulations to Kathryn and our thanks for her contribution to the success of our bank.

Meet one of our business customers.

Village Café & Wine Bar, Flinders.

The Village Café, known to everyone as 'Julies', has been a much-loved institution in Flinders for over 20 years. In May, Julie and Lee decided to retire so friend and local resident Angela Marshall jumped in and purchased the business. The café is open all week except Wednesdays, from 8.00am to 4.00pm and our coffee, which is specially roasted each week, was recently named as "the best coffee on the peninsula".

The café also opens as a wine bar on Friday and Saturday nights from 5.00pm with a large range of beers, wines by the glass (starting at \$6) and a very extensive wine list. There is a tapas-style menu that includes grilled haloumi and house-made terrine and main courses such as flathead fillets and steak.

In December, we plan to start serving beer on tap and have live music on the weekends in the lovely back area.

Reservations: (03) 5989 0700 or on Dimmi / Trip Advisor



...next to the post office on Main Street.

Balnarring Community Flower Show.

Congratulations to the hard-working committee from the Balnarring Village Common which organised yet another wonderful flower show. Did you know that this flower show has been running for



75 years? Until 2014, committees from St Marks did a great job to put the show on each year and in 2014 BVC took it on to ensure that this very special event was not lost to the community. We hope that you made it along to support those who make a huge effort to run these events for us. We are certainly very proud to offer our support each year.

Balnarring Lions Club School Quiz.

Local primary school students took part in the 2016 Balnarring Lions Club School Quiz, which we were pleased to sponsor. The School Quiz has been in existence for 43 years, with Balnarring Lions running it for the past three years. The club does a wonderful job of organising the quiz and the teams from 12 local primary schools devoted many hours to preparing and then competed with great enthusiasm. Congratulations to the Balnarring Lions Club and the many students who do such a great job of representing their schools.



Somers Primary School - winners of the Balnarring Lions Club Schools Quiz.

Balnarring Recreation Reserve.



Andrew Dowey (Balnarring Cricket Club), Tanya Shannon (Balnarring District Netball Club), Gavin Taylor (Balnarring Junior Football Club) and Greg Hood.

Balnarring & District **Community Bank**[®] Branch will contribute \$50,000 towards the cost of fitting out the interior of the new pavilion at the Balnarring Recreation Reserve as part of a sponsorship agreement with the three clubs which call the reserve home.

Balnarring and District Netball Club will now join the Balnarring Thunder Junior Football Club and the Balnarring Cricket Club at the reserve and once the redevelopment is complete, other community groups and organisations will also be able to utilise the grounds and facilities for a range of activities.

Raising the funds for the interior fit-out of the new pavilion was a huge undertaking for club members and we were delighted to be able to assist.

This is the first major commitment we have made and we are very excited that our business is now at a stage where we can look forward to realising the potential of having our own locally-owned bank, which can make significant investments to ensure that our communities are even better places in which to live.

What other community groups and events have your banking supported recently?

Westernport Yacht Club 'Women on Water' coaching regatta.

This event for women, organised by women, saw highly experienced female sailors coach and mentor less experienced participants, improving their skills, knowledge and confidence. We were thrilled to sponsor this regatta and support female inclusion in sailing.



The many women of all ages who participated in or organised the WoW Regatta.

Red Hill Riders Mountain Bike Club.

Red Hill Riders Mountain Bike Club 'Gravity Enduro' event.



Balnarring Thunder Junior Football Club.

Amber Haslem Under 12 Community Spirit Award (below left). Harry Lowe, Under 17 Community Spirit Award (below right).



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 and Saturday mornings 9.00am – 12 noon

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

Merricks Yacht Club.

We were delighted to provide financial support for Merricks Yacht Club to install an accessibility lift at the club so that all 600 residents of Merricks Beach are able to attend and enjoy social and sporting events at the club. What a great result.



Director Chris Gurney with committee members.

HMAS Cerberus Open Day.

Piggy had a wonderful time at the 2016 Open Day, with its theme of 'Communication & Innovation' and enjoyed the many displays and demonstrations.



Balnarring District Netball Club.

Jessica and Eliza Laity, Senior and Junior Jo Munn Award recipients.



Balnarring Pre-school.

Piggy and Karen Anderson with the kinder's 'small' Bundjil's Nest sculpture which we funded.

