



## Merry Christmas!

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.

## Another wonderful year.

During this year Balnarring & District **Community Bank**® Branch celebrated its tenth birthday, returned the one millionth dollar to our communities, paid a seventh dividend to shareholders and set a goal of returning the next \$1 million in just five years.

Reaching the \$1 million mark was an amazing achievement, which is now inspiring us to do even better. We must once again thank our shareholders and customers for their support, without which none of this would have been possible.

The many community groups with which we have partnered by providing financial support for a vast range of valuable projects and programs, are also a vital part of our success as we work together to make our communities even better places in which to live. These relationships are very much a two-way street and we thank our groups for their advocacy and support as we grow our business in order to offer even more financial support.

The role of our **Community Bank**® branch is very much that of a catalyst and facilitator for the dreams and needs of our communities. We do not set the priorities, although all decisions about what is supported are made locally by our staff and Directors. Our customers can rightly be proud of the benefits their banking brings to the community, so if you are not yet part of the **Community Bank**® branch family, call in and talk to our staff about switching your banking and supporting your community by harnessing local investment. It is easier than you think!

**"Whatever community organisation, whether it's a women's organisation, or fighting for racial justice... you will get satisfaction out of doing something to give back to the community that you never get in any other way."**

**Ruth Bader Ginsburg**

## The vital role of volunteers.

None of our achievements would have happened without the work of the many hundreds of volunteers on whom successful communities rely and who are the lifeblood of their groups. We would like to recognise four very special such people in our community.

### Patsy and Graeme Wilson.

Graeme and Patsy stepped down from the General Committee of Somers Tennis Club, on which they were President and Treasurer respectively from 2005 to 2018, at the recent AGM. They have been real drivers behind the success of this club and we congratulate them on their wonderful contribution to both the club and their community.



Above: Graeme and Patsy Wilson.

### Our congratulations to Luke and Michael Treadwell.

Luke and Michael Treadwell, members of Point Leo Surf Life Saving Club, have been recognised by their club, Life Saving Victoria and Surf Life Saving Australia, for rescuing three sailors in difficult conditions on 25 March 2018, after the club patrol saw a catamaran flip and become inverted due to a southwest squall on Westernport. We further recognised their bravery by presenting them with our Community Leader Award for December/January.



Above: Luke and Michael Treadwell.

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), Chris Gurney (Treasurer), Chantelle Waterson, Mark Laughton, Andrew Thomas, Ron Kempster, Stuart Whiteley, Pam Ford, Kym Bridgford, Claire Thorn. Company Secretary: Mel Symes, Company Accountant: Sean Limpens.



## From our Manager.



Welcome to our Summer edition. As the year draws to a close, we reflect on the past year and wonder where the time went! What a great time to ensure that your banking is correctly in place and working well for you.

I would like to thank our customers, shareholders and community members for their continued support, which is integral to the growth of our **Community Bank®** branch and allows for greater community investment, along with returns to shareholders. Currently the business has total footings (loans and deposits) exceeding \$182 million.

Community contributions now stand at some \$1.2 million. Our aim of returning a further \$1 million in the next five years means we have some work ahead of us to meet this goal so that our communities are even more successful.

Bendigo Bank is Australia's fifth biggest retail bank, providing a full range of banking products and services, which include Personal Wealth and Financial Planning with our excellent Financial Advisor Catriona Graham, and Business Banking through the branch or Business Banker Mick Radecki.

Our highly professional and friendly branch staff of Glenys, Jo, Tracey and Mel continue to provide excellent service and advice. My thanks to them for a successful year – it takes a real team effort to achieve such results.

I am also extremely proud of our community engagement. This does not happen without the fantastic support of Heather Goddard and our volunteer Directors, all of whom work towards ensuring the success of our business.

We recently farewelled Sharra, who has taken twelve months maternity leave and our congratulations to her on the safe arrival of a baby daughter. We have now welcomed Elyshia to our team, so please feel free to call in and say hello to her.

If you know anyone in the community who does not currently bank with us, please suggest that they come in and have a chat to see how we may be able to assist them and their community. My door is always open and I am available at the branch, or can be contacted on 5983 5433 or mobile 0408 140 301.

On behalf of the branch team I would like to wish everyone a safe and happy Christmas and prosperous New Year.

**Greg Hood**  
Branch Manager



## Our staff.

Hi, I'm Elyshia, your new Customer Relationship Manager and I am very excited to meet all my new customers and work alongside the fantastic team at Balnarring.

I have worked with the Bendigo Bank for three years now and over that time developed many excellent customer relationships, whether it be with individuals, local businesses, or community groups and organisations.

I have been passionate about becoming involved with local groups and organisations since starting with Bendigo. Moving to the Balnarring & District **Community Bank®** Branch has brought me closer to home and what I consider to be my local community, so I am very much looking forward to continuing to grow and further build these relationships.

If you would like me to come and visit your local business, group or organisation, please don't hesitate to give me a call. Alternatively, pop your head in the office next time you're at the branch and have a chat. I can't wait to get to know you all.

**Elyshia Thobe**

Greg mentioned that Sharra, who most of you will know, is now on parental leave. We thought that you might like a peek at her now expanded family.



Above: Elyshia Thobe.



Above: Sharra, Jessie and Savannah with Sophie. Our congratulations to them.

## Meet one of our business customers.

### New vibe, new look and a new team at the Heritage.

We are extremely excited to announce that we will be re-opening the Heritage in early December!

We will be bringing you a family friendly environment, with a locally based team. It will be a great place to come and spend time and enjoy yourself in our newly renovated establishment.

Looking forward to meeting you all.

**Tim and Paula**



Above: Tim and Paula.





# Thanks to our customers, we have been able to invest in exciting projects and activities which make a difference in our communities.

## Balnarring Civic Court Reserve development.



Above: Rain did not dampen the enthusiasm of those who attended the Sod Turning Ceremony.

Staff and Directors of Balnarring & District **Community Bank**<sup>®</sup> Branch were thrilled to join members of the Balnarring Village Common Committee and the local community, Mornington Peninsula Shire representatives and Daniel Mulino, MLA for Eastern Victoria at the sod-turning event for the much-anticipated Civic Court Development at the end of August.

Our bank invested \$50,000 to fund the outdoor entertainment area in this development, which will provide an amazing community facility in the heart of our village and allow endless opportunities for a huge range of activities and connections amongst residents and visitors alike – the ‘social glue’ that makes things happen and makes communities even stronger.

We congratulate the many members of the Balnarring Village Common Committee who worked so hard to achieve such a remarkable result – the retention of all four blocks for public use and amenity. Go and have a look at what has happened already, it is fabulous.

## Point Leo Surf Life Saving Club.

The official opening of Stage 1 of the Clubhouse Redevelopment on 7 October was a wonderful event and saw the completion of a new bathroom, change room and kitchen area. The cost of the kitchen upgrade was proudly fully funded by a contribution of \$47,000 from your **Community Bank**<sup>®</sup> branch.



These redevelopment works will enable the clubhouse to become a community hub, providing local schools and community groups with a space that can be used for education and training purposes, as well as improve the operational capabilities of the club.



The redevelopment of the clubhouse will also make it more easily accessible for those with disabilities, a vital upgrade as the club provides

unlimited access for use of the clubhouse and its facilities for Disabled Surfers Australia Mornington Peninsula Branch events and training days throughout the year.

Top: Greg speaking at the opening of the kitchen.

Above: Piggy is impressed with the new kitchen!

## Somers Primary School Arts Fair.

Congratulations to Somers Primary School on another wonderful Arts Fair. The weather was just perfect for the combination of art exhibition and fair, the school's most important annual fundraising event, which raised an impressive \$35,000 to be used to build an outdoor play space for students.



Above: The Chicken, Principal Hugh Greer and Piggy.

Our **Community Bank**<sup>®</sup> branch has sponsored this event since 2009 and we were delighted this year to also present award certificates and bank account vouchers to four emerging young artists. A highlight was the Chicken and Piggy Race, in which Piggy tried really hard, but was sadly pipped at the post by a very sprightly Chicken!

## Balnarring Cricket Academy.



Above: All players enjoyed clinics with high performance coaches at Junction Oval recently.

We are always ready to support initiatives for young people and we congratulate Balnarring Cricket Club on their newly-established Junior Cricket Academy, funded by your **Community Bank**<sup>®</sup> branch. This will offer further lessons and clinics for junior members, both boys and girls who are keen to develop their skills, and their coaches, which will benefit players and support the growth of the club.

## Friends of Coolart.

What a superb day the Friends of Coolart turned on for their inaugural Community Picnic Day. Some 300 people came along and enjoyed the music, the beautiful grounds and picnics on the lawn. Our sponsorship facilitated this terrific community event, which will now be run annually – a great result.



Above: Piggy with Julie Ebbott and Sally Holdsworth of Friends of Coolart.



Left and above: Piggy was very popular with the kids!



# Your banking has also allowed us to support these wonderful groups.



▲ Our congratulations to all players who were awarded trophies at Balnarring Tennis Club's recent Christmas Presentation Dinner.



▲ Well done to Balnarring Lions Club on the success of the 2018 Schools Quiz, which we were delighted to again support. Congratulations to Somers Primary School on achieving third place.



▲ Kym and Heather presented a cheque for \$16,666 towards the completion of Stages 1 and 2 of Somers Tennis Club's 'Court 3 and 4 Project' at their recent AGM.



▲ We were delighted to present Balnarring District Netball Club's annual Senior and Junior Jo Munn Awards and \$50 bank vouchers to Emmylou, Charlotte and Jay at the club's Presentation Night.



▲ In September we contributed \$5,000 to fund a weekend working bee at the Presentation Family Centre in Balnarring Beach Road, during which 40 volunteers from the Lord Somers Camp and Powerhouse Community Outreach Initiative Program worked with volunteers from the Centre to refurbish interiors of the cottages.



▲ Congratulations to the winners of Balnarring Junior Football Club's 2018 Community Spirit Awards and bank vouchers, Finn (Under 12), Austin (Under 11) and Sam (Under 10).



▲ Congratulations also to Connor (Under 14), Layla (Under 13 Girls), Lachlan (Under 16) and Amber (Under 15 Girls), winners of their football teams' Community Spirit Awards and bank vouchers.



▲ Greg presents the Community Cup to a delighted Susie and the winning team at Flinders Bowls Club's inaugural Community Cup on 25 November. Congratulations to the club on a great day.

## Balnarring & District Community Bank® Branch

Shop 28, Shopping Village, 3050 Frankston-Flinders Road, Balnarring VIC 3926 Phone: 5983 5543

Opening hours: Monday to Friday 9.30am – 5.00pm

Website: [www.bendigobank.com.au/balnarring](http://www.bendigobank.com.au/balnarring) [facebook.com/BalnarringCommunityBank](https://facebook.com/BalnarringCommunityBank) [twitter.com/bendigobank](https://twitter.com/bendigobank)



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