



Community partnerships.

**Do your banking and help your community.
What can be easier than that?**

For our customers, banking with Balnarring & District Community Bank Branch is making a real difference, because they create change every day. A change for good. A change for the better.

The Community Bank model is based on a profit-with-purpose model, which means our profits are returned directly to our communities – those who have generated them. Importantly, the community decides where those profits are invested. The fact that branches are locally owned and operated, with funding returned to that particular community is a distinct point of difference to other banking institutions.

The many community groups we have supported over the past eleven years bank with us and their banking, along with that of our retail and business banking customers, has generated the profits we invest in our communities. Balnarring & District Community Bank Branch has now returned \$1.45 million since opening eleven years ago, but we would like to do more, so we need your help.

We need the members of the one hundred plus groups we have supported and who are not yet

banking with us to think about the benefits to them and their community of switching to their local Community Bank branch. We also need local residents who like what we do to switch to a bank they can feel better about.

As a customer of Balnarring & District Community Bank Branch, you're a powerful member of your local community. Why? Because you make things happen. Great things. And all it takes is your banking. When you choose to bank with us, it sets in train a cycle that results in great outcomes in your local community. And that's pretty powerful.

So, make great things happen – to your own banking and your community. Happily, the reality of switching is much easier than the perception, so call into Balnarring & District Community Bank Branch and talk to our friendly staff about becoming part of the Bendigo Bank community.

Right: Scarlett and her gorgeous pony Katie. We are so proud of our support for this club and its young members.

*Thank you very much
Balnarring & District
Community Bank Branch
for your sponsorship and
support of our 'little' club.
We are so grateful for your
generous support and the
benefits it will have for the
children.*

*Thank you again
Balnarring Pony Club*



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.

Balnarring & District Community Services Ltd 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, Ron Kempster, Stuart Whiteley, Pam Ford, Kym Bridgford, Michael Treadwell, Sarah Moran, Mark Holland;
 Company Secretary: Mel Symes; Company Accountant: Sean Limpens.

From our Manager.



Welcome to our summer edition. As 2019 comes to a close, we look back and wonder where the year has gone. It has certainly been a year of challenges and change as the banking industry experiences a range of pressures.

Having said that, it is pleasing to reflect and see what we have been able to achieve over the past year. We have continued to grow our business, with existing customers doing increased business and new customers transferring their banking to our branch.

Growing our business has allowed us to continue to support our community with a significant number of sponsorships and grants. Total support to our communities since the branch opened in 2008 is up to \$1.45 million. For the last financial year, the total amount invested in our communities was \$206,571 and that annual figure continues to increase.

For this support to continue, however, our branch needs the support of a greater number of community members, through doing their banking with us, so that we can continue to generate the profits that enable such valuable community contributions to be made year on year.

Remember, switching your banking is not as difficult as you think and my skilled staff can show just how easy the switch could be and how you could make even more great things happen in your community.

Our ongoing success would not be possible without the great work of our staff, Sharra, Glenys, Joanna and Tracey, who continue to provide enormous support to me and our business through the excellent service they provide to our customers. Again, my thanks to them for their contribution during the year.

Also, in support of the branch is our team of volunteer Directors and it is this team lead by Heather Goddard, that ensures that our business continues to be well governed and successful. A very big thank you to all of them for their work and the many hours of their own time that they put in to advocate for and support, our wonderful branch.

Thank you too to our many community partners – without your commitment to your community, the groups to which you belong, and support of your local Community Bank branch, we would all be much less successful.

Lastly on behalf of the team, I would like to wish everyone a safe and happy Christmas and look forward to seeing you all in the New Year.

Greg Hood
Branch Manager



Meet one of our business customers.

Back In Motion Balnarring.

Back In Motion Balnarring is celebrating three decades in business and has enjoyed keeping the local community and members of sporting organisations moving, since Paul Rowson started Balnarring Physiotherapy in 1989.

Over thirty years Paul and his wife Kerry have seen many changes in community attitudes towards physiotherapy. Their philosophy of optimal lifelong health sets the foundation for their belief that it is important to keep fit at all ages. Paul and Kerry recommend incorporating activities you love in everyday life. Surfing, swimming, pilates and even walking the dog are all activities that contribute to living a healthy lifestyle.

They choose to bank with Balnarring & District Community Bank Branch because by establishing a local bank in Balnarring, the branch demonstrated that they believe in supporting the local community as much as the team at Back In Motion Balnarring.

Find Back In Motion at Shop 6/2-8 Russell Street, Balnarring. Phone 5983 1021.



The skilled staff at Back in Motion.

Our Board.

Since the last newsletter, we have welcomed two new Directors to our Board, which sees another younger woman, along with a resident of and representative for, our Flinders community join the Board. Sadly, we also farewelled one long-standing Director who we hope will return when he retires.

Sarah Moran has grown up on the Mornington Peninsula on a horse property in Tuerong. Sarah is the Events and Marketing Manager for the Mornington Carriage Driving for the Disabled, where she has been a volunteer for 10 years. Sarah is employed as Personal Assistant for a horse trainer in Cranbourne, where she has been a loyal employee for the past 10 years in a role that involves liaising with owners and marketing and events planning. Having lived on the Peninsula for 30 years, Sarah is passionate about the local community with special interests in the environment and local charities.



Sarah and Divine Honours.

Mark Holland and wife Monica have had property interests in Flinders since 2000, with family connections in the district back to the late 1800's and moved to live here permanently in 2006. Mark has been active in community affairs since commencing his own property valuation consultancy business in 1990. He is a long serving committee member of the Flinders Community Association and joined the Lions Club of Flinders District in 2013, serving as President for the last four years. During this time, Mark has been involved with numerous community and charitable fund raising events. He was a founding member of the committee of management for the Flinders Motoring Heritage event, which will hold its fourth annual charity fundraising event at Easter 2020.



Mark and Monica.

Andrew Thomas was appointed to the Board in 2013 and quickly became an active and valuable Director, with his long-standing involvement in the Balnarring community, particularly as Treasurer of the Balnarring Village Common community group which worked so hard to ensure that the community retained ownership of all four of the blocks of land which now make up our wonderful Civic Court Reserve. Successful communities rely on people like Andrew and we thank him for his invaluable contribution to the success of our Community Bank branch.



Andrew Thomas.

Presentation Family Centre.

As we have said before, the Presentation Family Centre in Balnarring embodies that vital community spirit that our Community Bank branch celebrates. Earlier this year, we made a financial contribution of \$9,042 to replace the flooring in House 3, as part of a significant commitment by the Centre to upgrade all six houses to provide more comfortable accommodation for guests. This work is now completed and these before and after photos show the huge difference.

The Centre was established by the Presentation Sisters in the summer of 1989/90 to provide respite accommodation for families and individuals in difficult circumstances and on Friday 29 November we joined Centre staff, Board members and volunteers and many members of the community to celebrate the 30th Anniversary of the respite accommodation program. Our congratulations to all on this wonderful achievement.



Above: Renovations before and after at House 3.

Balnarring Pony Club.

Congratulations to Balnarring Pony Club on a very successful 22nd Annual Cup Day Agricultural Show.

As an agricultural show, the Balnarring Pony Club event draws many competitors from far and wide, as results on the day can help riders qualify for the Royal Melbourne Show. Profits from the show fund the club's monthly rallies, where children of the 30 families which are members enjoy the instruction, friendship and fun of being part of a pony club.

Another example of your Community Bank branch supporting local clubs to provide wonderful opportunities for young people and their families. Are you one of those customers who help make this happen?

Left: A glorious day at the show.



Somers Primary School.

Somers Primary School has been working this year with Peninsula Health Promotion Practitioner Kristen Young to become an accredited Healthy School in the Victorian Government's Achievement Program.

At the Monday August 19 assembly, Mayor, David Gill, Member for Nepean Chris Brayne MP and Achievement Program Manager Tope Adepoiyi, presented a very special certificate to the school's Well-being Team leaders, recognising Somers as a Healthy School.

Our Community Bank branch is very proud indeed to have supported the hard work of students, parent volunteers, teachers and Principal Hugh Greer as major sponsors of the school's Kitchen Garden and Free Fruit Tuesdays and congratulates them on achieving this award and providing students with the opportunity to grow and eat healthy food.



Above: L-R Tope Adepoiyi, Hugh Greer, Chris Brayne MP, the school's Well-being Team leaders, Piggy and David Gill.



Going to Uni or TAFE for the first time
in 2020?

Scholarship now open.

Applications are invited from eligible students in the local district attending university or TAFE for the first time in 2020.

**Drop into your branch at Balnarring Shopping Centre,
Balnarring or phone 5983 5543 for more information or visit
bendigobank.com.au/scholarships.**

 **Bendigo Bank**
Bigger than a bank.

Community Bank Scholarships will be funded from management accounts of the Community Enterprise Charitable Fund ABN 12 102 649 968 (the Fund), The Bendigo Centre, Bendigo VIC 3550. Sandhurst Trustees Limited ABN 16 004 030 737 AFSL 237906, a subsidiary of Bendigo and Adelaide Bank Limited ABN 11 068 049 178, AFSL 237879, is the trustee of the Fund. A1222288-1222275-1 (510612_v1) (19/11/2019)

Community round-up.

The banking of our customers has enabled us to also support these wonderful groups and activities.

St Johns Recitals.



Balnarring & District Community Bank Branch has continually sponsored the St John's Flinders and now St Marks Balnarring Recital Series since 2015. The weekend of October 12-13 saw a superb performance of Handel's Messiah by German and Australian musicians at St Johns. What a great opportunity for locals to enjoy a world class musical performance.

Red Hill Riders.



Your Community Bank branch has supported this club since its inception and was a sponsor of the Red Hill Gravity Enduro 2019, a community event for mountain bike riders. Directors Chris Gurney and Michael Treadwell are seen here with members of the Red Hill Mountain Bike Club women's team.

Merricks Yacht Club.

We were very pleased to invest \$2,500 for Merricks Yacht Club to have the wheel hubs of the club's tractor galvanised. As the launch and retrieval vehicle for the rescue boat and larger boats, this will prevent rusting and prolong the life of the tractor.

Community Picnic at Coolart.



The Friends of Coolart held a second successful Community Picnic in the Park in November to raise awareness of Coolart and its need for historic restoration and continuing environmental projects in the local community. We were very pleased to again sponsor this event.

Flinders Bowls Club.



Director Mark Holland presents the Flinders Bowls Club Balnarring & District Community Bank Branch Community Cup to the winning team of Martin and Kristen Haskett and Liz and Kate Kiernan, otherwise known as the Glen Road Grinders. Congratulations to the club on a very successful second Community Cup.



Flinders Cricket Club.



We were delighted to contribute \$5,000 towards the upgrading of the kitchen facilities at Flinders Cricket Club this year. The kitchen is now in line with current food handling requirements, so the club can continue to hold its two markets per year and cater for Cricket and Pentanque Club events.

Peninsula Summer Music Festival.



Director Sarah Moran enjoyed the 2020 Peninsula Summer Festival launch in October and is seen here with Ben Opie, Artistic Director of the Festival and member of Inventi Ensemble and Peter Clark, also of Inventi Ensemble. We have proudly sponsored this Festival, which runs from 1-10 January, since 2010.



Move to a local bank.

When you move your banking to Balnarring & District Community Bank Branch you'll have access to great banking products, premium customer service and a deeper satisfaction of knowing your banking is making great things happen in your community.

Drop into your branch at Balnarring Shopping Centre, Balnarring or phone 5983 5543 to discover the impact your banking can have.



Bendigo Bank
Bigger than a bank.

bendigobank.com.au

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Balnarring & District Community Bank Branch

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

Opening hours: Monday to Friday 9.30am – 5.00pm

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



www.bendigobank.com.au

