



In Your Interest...

What is a **Community Bank®** branch?

When the **Community Bank®** model was established in 1998, few people thought local communities could influence banks – now more than 270 communities around Australia are running their own **Community Bank®** branches. In total they have given back more than \$50 million to their local community.

The basic process is that communities form local publicly owned Companies then enter into a commercial franchise to run a local **Community Bank®** branch.

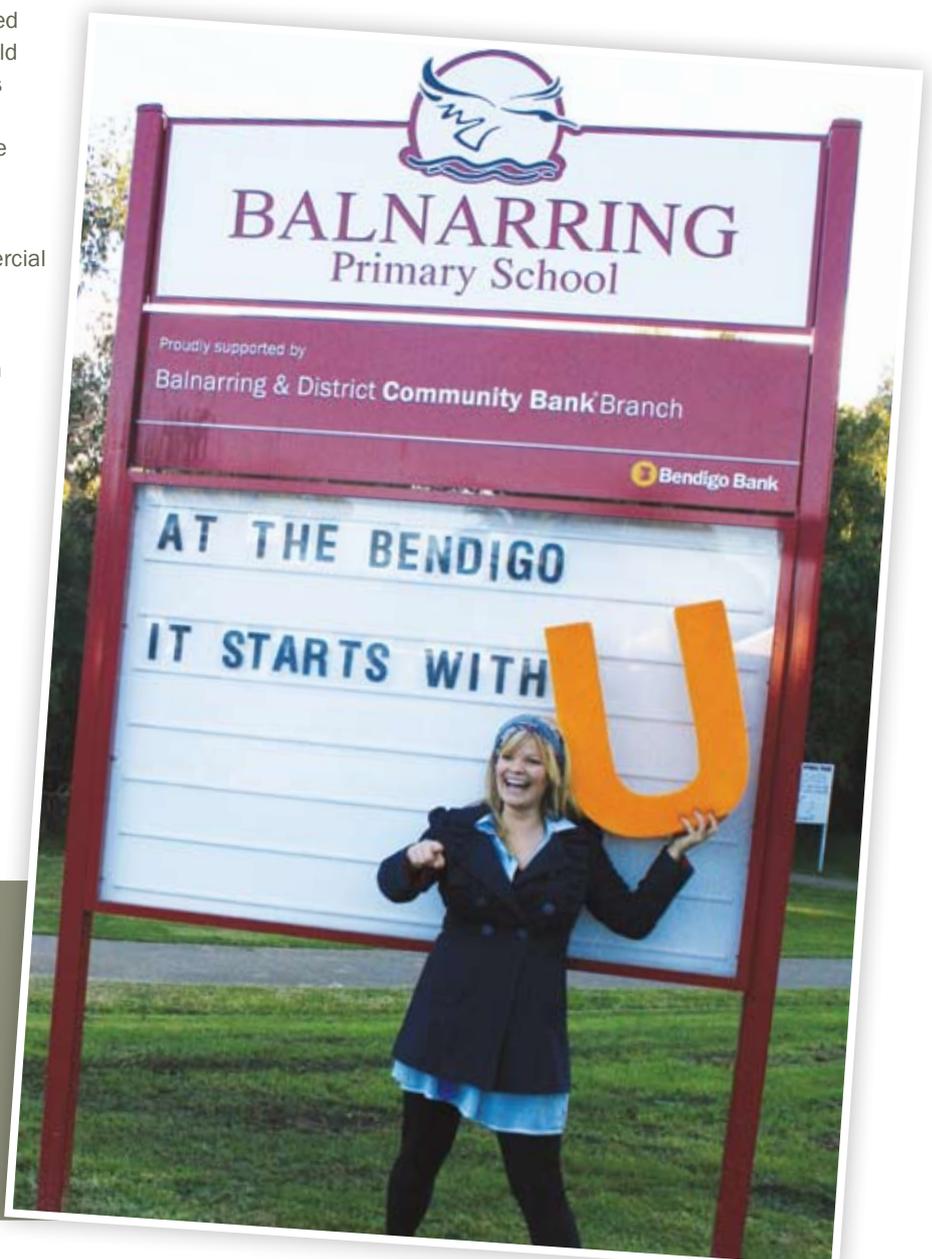
Bendigo Bank provides the banking infrastructure and licensing, while the community runs the branch operation and generates customer support.

Together Bendigo Bank and the local community share the revenue, with local surpluses available for reinvestment in the community via grants, sponsorships and dividends to local shareholders.

And this is where you come in. Just by doing your banking at your local branch, you can help make a difference in your community.

In fact, thanks to the support of the customers and shareholders, the Balnarring & District **Community Bank®** Branch has to date returned over \$80,000 to the community from their Market Development Fund.

To find out more about how your banking can support your community call into the branch and talk to one of our staff. Together we can build the community we want!



Chairman's report



The branch has been very busy this month, reviewing our financial performance over the last year, whilst carefully planning our budgets and targets for the forthcoming financial year. The business is growing steadily, as expected and the long term outlook remains positive despite the global financial issues that have affected many business that operate in our catchment.

I am pleased to report that two members of the community have recently stepped forward for consideration as Board members and I'm hopeful that this will result in new appointments shortly.

The **Community Bank**® Strategic Advisory Board is a crucial component of the **Community Bank**® structure and brings a wealth of experience, entrepreneurial prowess and cultural values to the **Community Bank**® network. Elections for the 2011 membership are now under way, with voting to be completed by 30 June and results of the ballot to be published on Monday 4 July. There are three strong candidates from Victoria, competing with nominations from Tasmania and WA. We wish our Victorian representatives the best of luck!

Preparations for the Annual General Meeting will commence shortly. I am looking forward to the opportunity to meet with our shareholders and share details of the good work the branch has embarked upon this past year. There are many organisations and community groups that have reaped the benefits of the success of the Balnarring & District **Community Bank**® Branch over the past twelve months and I am looking forward to continuing and expanding this important work as we move into our next phase of growth

Stephen Mitchell
Chairman

Manager's report



Welcome to our latest newsletter. Once again, this is my opportunity to keep you informed of the progress of your **Community Bank**® branch.

As I'm sure you are all aware, we have just passed our third anniversary & we are very proud to announce that our total footings are now sitting at over \$69 million in combined lending & deposits.

We have over 2,330 accounts held at Balnarring and we continue to grow. These are fantastic figures and with continued growth, will help us return much needed profits back into the community – your community!

Our achievements are the result of the commitment and dedication of my team to making banking easy. Bringing your banking to The Bendigo has never been easier - whether it's transferring your salary into your new account or making sure your monthly payments continue to be made, our staff will take care of it all and complete your banking change over.

We recently hosted a Property Information evening at which independent valuers presented. This session was aimed at increasing our knowledge about what is happening to property prices in the local area. On 9 August we are hosting a Retirement Planning information evening, which is available to anyone who is interested in planning for their retirement.

Whatever your plans or goals the Balnarring & District **Community Bank**® Branch has the products, resources & exceptional customer service staff to help you achieve these.

As a bank we would love the opportunity to help you achieve your goals and as a **Community Bank**® branch, the profits that we generate through you and others choosing to do your banking with us go back into the community – your community!

Sharon Hawkins
Branch Manager

Who's who at Balnarring:



Wendy Hutchinson – Customer Service Officer

Wendy Hutchinson is not only new to our **Community Bank**® branch, but she is also new to Victoria. Wendy and her family moved down from Sydney in mid-December 2010, due to her

husband's land posting with the Royal Australian Navy. Wendy brings into the branch over eight years of retail banking experience, financial planning and taxation knowledge and a bubbly personality. Wendy is involved in the HMAS Cerberus Community Cottage and is the current treasurer and Cottage Crier Editor.

In her free time Wendy enjoys playing Barbies with her daughter, exploring their new bushland surroundings, creating websites and desktop publishing. Wendy is extremely proud to be a part of the Balnarring Community and feels as though she has been welcomed to this little part of the Mornington Peninsula with open arms.



Wal Faichney - Director

Wal was a member of the Steering Committee which worked so hard to establish the Balnarring & District **Community Bank**® Branch and subsequently became a foundation Director, so his commitment to our branch is long-standing.

During his working life Wal was employed in commercial aluminium and glass industries in purchasing stock control and contract administration. In 1991 Wal and his wife, Sue, purchased the Post Office on board H.M.A.S. Cerberus, which they ran until their retirement in 2000.

Wal and Sue purchased their Merricks North property in 1995 and moved in to their home in 2000.

Wal and Sue have been active members of the Victorian Canine Association for forty years, resulting in Wal becoming an instructor and a life member of the Mornington Peninsula Community Dog Club. He also is a Division 1 Croquet player.

News now travels even faster at Somers Primary School

The Balnarring & District **Community Bank**[®] Branch has provided a much needed new sign for Somers Primary School, as part of an ongoing relationship being created between the bank and the school. The new sign has assisted Somers Primary School to communicate more effectively with the local community.

Principal, David Ingham, has welcomed the support of our **Community Bank**[®] branch: "This sign has greatly assisted Somers Primary School to communicate information to our parent body and the local community. We thank Balnarring & District **Community Bank**[®] Branch and its customers and shareholders for this most



generous donation, which has replaced an old and inefficient sign and we look forward to a long and productive relationship with the **Community Bank**[®] branch."

◀ David Ingham, Sharon Hawkins, Louise Adams and Bernard Rich at Somers Primary School.

Balnarring Primary School – a 5 Star Resource Smart School

Balnarring & District **Community Bank**[®] Branch would like to congratulate one of our wonderful customers, Balnarring Primary School, for yet another outstanding achievement in their ongoing commitment to sustainability. The school was recently named as one of the first three schools in Victoria to achieve a five-star sustainability certification in the ResourceSmart Schools program. Since 1993, the school has created the Balbirooro Community

Wetlands/Woodlands, a nine hectare habitat for indigenous flora and fauna, has initiated significant water saving measures, reduced energy consumption and installed a large solar system, reduced waste to landfill greatly through recycling and composting and developed a magnificent sustainability area, Bimblemeer. Each year level has a vegetable garden in Bimblemeer, which also has chickens, composting areas, a worm farm, a propagating igloo, fruit trees and an outdoor oven. What a great achievement for the school community and what an inspiring learning environment for students. Well done – we are proud supporters of Balnarring Primary School indeed!



Meet Our Traders

Somers General Store – part of the community since 1927

When local artist Leisa Wharington purchased the Somers General Store in 2008, she demonstrated her commitment to retaining the original appearance and feel of the store with her sympathetic, yet creative refurbishment. The building is now home to two businesses – the Somers General Store, where customers can still buy the essentials as well as unique giftware and glassware by local artists, and the The Store Cafe Somers in which locals and visitors alike can enjoy a sense of community while catching up with family and friends over a cup of coffee and some of The



Store Café's simple wholehearted food which features fresh local produce.

Leisa's commitment to sustainability goes beyond supporting small, local farmers. Along with the Store's herb garden which supplies herbs for the kitchen and a passion for reusing old items of furniture and equipment where possible, she has plans for a worm

farm and compost area. The Store Café Somers now has a liquor licence, so customers can enjoy a glass of wine with lunch and plans to open in the evenings for 'theme nights' such as Christmas in July and fondue nights are well underway.

Leisa and her staff believe they have returned to the traditional days of the Somers General Store, where everyone can feel part of a caring community and have created a point of difference which sets them apart - something shared by our **Community Bank**[®] branch.

Coming event – Retirement Seminar

- Tuesday 9 August at 6.00pm
- Hosted at our branch for all interested residents of our area
- Bendigo Bank Financial Planner and guest speakers will provide information about maximising your retirement income and benefits to assist with planning for this important phase of your life
- Light refreshments will be served
- Please contact branch on 5983 5543 by Friday 5 August if you would like to attend to assist with catering

Our **Community Bank®** branch at work!

Have a look and see which other community groups and events we have supported recently.



▲ Balnarring Community Market – Rotary supporting our community.



▲ Western Port Friends of Hospice 'Old Time Movie Night' fund raiser at Somers Hall.



▲ Red Hill Show – celebrating Peninsula agriculture and horticulture for 83 years.



▲ Balnarring & District Netball Club – over 200 members between 6 and 60!



▲ Brigid's Paddock Revegetation Project at Shoreham. Ann, Chris and Pauline with Sharon.



▲ Somers Tennis Club – great sport and healthy exercise for all.



▲ Hand-held GPS for Balnarring Foreshore Parks & Reserves Committee of Management.



▲ Balnarring CWA 'Longest Morning Tea' raises over \$1,900 for the Victorian Cancer Council.



▲ Balnarring Junior Football Club. Hear the Thunder roar!



▲ Peninsula Studio Trail puts art on show for all - Judy Reekie's studio.

For your information...

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

Balnarring & District Community Services Limited

PO Box 218, Balnarring VIC 3926

ABN: 11 068 049 178

Chairman: Stephen Mitchell.

Directors: Peter Strickland, Wal Faichney, Derryck Rees, Heather Goddard, Bruce Douglas, Tony Upfold.