



Increased dividend payment for shareholders.

The Board is delighted to announce that a dividend payment of 7 cents per share will be paid to shareholders on 15 August 2017 and again reward the 270 local residents who provided the start-up capital to establish the Balnarring & District **Community Bank**[®] Branch. Without this faith in our bank it would not have happened, so we think you are fantastic.

We also think our customers are fantastic. When they choose to bank with our locally owned **Community Bank**[®] branch it benefits both them and their community. The community shares in the income generated by their banking and the more they bank with us, the more the community benefits.

Of course, our **Community Bank**[®] branch provides more than quality banking services. It has delivered employment opportunities for local people, retained local capital, is a local investment option for shareholders and is a source of revenue for important community projects. We have now returned some \$815,000 to our community as grants, donations, sponsorships, dividend payments and funds held for future payments. What a great result!

If you aren't already a customer, you too can make a difference by calling in and talking to one of our friendly staff members, as the reality of switching is much easier than the perception.

If you are a shareholder and not a customer, we especially encourage you to consider making the switch to support the bank of which you are a part owner. Just imagine what a huge difference we could make to our community's dreams if we could double the number of locals who bank with us. Will you help to achieve this by telling everyone about your bank?

Heather Goddard,
Chair

Why become a shareholder?

I remember visiting Balnarring almost 40 years ago and thinking "Wow! This is a really nice place." It was an incredibly strong impression that always stayed with me, but wasn't followed by the thought that someday I might actually live here and my meanderings through Australia and abroad over the next few years made my return seem an unlikely scenario. But Balnarring is where Jenny and I ended up and where our boys spent most of their childhood. It has been a great place to bring up kids and now our grandkids are enjoying the benefit of growing up here.

Balnarring has grown over the years, but has managed to retain its social cohesion and the shopping centre, or social gathering ground, is such that it takes about two hours to buy a litre of milk, not because the service is atrocious, but because you know every second person and the conversations move from one person to the next.

At our **Community Bank**[®] branch, unusually for a bank, you find real people who are friendly and want to help. I know it's possible to bank on line and never see a human being, but Jen and I really like being able to stroll down to our local bank if we need advice and speak to people we know and trust. We've benefitted from working with their Financial Planner (thank you Catriona) and recently bought some Balnarring & District **Community Bank**[®] Branch shares (for those grandkids I mentioned earlier). Our **Community Bank**[®] branch supports many local community projects and buying shares supports the bank that supports the community and our grandkids benefit at the same time.

Brian Thomas,
shareholder
and customer



Shareholders and customers Jenny and Brian Thomas with Greg.

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, Chris Gurney, Donna Gray, Matthew Keogh, Ron Kempster; **Company Secretary:** Mel Symes; **Company Accountant:** Sean Limpens.

From the Manager.



Greg and Director Pam Ford.

It only seems like yesterday that I started here at Balnarring. What a first year it has been and another financial year has ended, during which time our **Community Bank**[®] branch has continued to grow, thanks to the fantastic support of our customers and local community.

At the end of May 2017 our total business had grown to \$182 million. This will provide a fantastic income and profit result for the financial year, which will allow us to make significant local investments that will greatly improve facilities and programs available to our community.

The total amount of community contributions/investments paid over the past nine years is now \$815,000 and our shareholders will soon receive a well-deserved dividend payment. Our staff, Board and community should be extremely proud of these results, but let me assure you that despite this success, we continue to work hard on ways to continue improving our **Community Bank**[®] branch.

We recently held a Strategic Planning Day that was attended by all staff, Directors and a representative from Bendigo Bank. This was not only about looking at where we had succeeded in the past year, but thinking about what had not worked and we set ourselves some challenging, yet exciting, goals for the coming year.

I would like to thank our customers, shareholders, Board members both past and present, staff and community members for welcoming me into your community and for all the hard work that has taken place to ensure our success over the past year. I have really enjoyed my first year and look forward with excitement to the coming year and to further building not only our branch, but also our community.

If you or your family or friends require any banking products or advice, please come and talk to us. We are able to offer a full range of banking products and services, ranging from all types of deposit and lending facilities, to insurances and financial planning.*

Greg Hood Branch Manager

* Bendigo Loans and Credit Cards are subject to terms and conditions, fees and charges apply. All loans are subject to Bendigo Bank's normal lending criteria. Bendigo and Adelaide Bank Limited ABN 11 068 049 178. AFSL/Australian Credit Licence 237879.

Bendigo Bank offers financial planning and advice through representatives of its subsidiary, Bendigo Financial Planning Limited, ABN 81 087 585 073 AFSL 237898, Level 5, 120 Harbour Esplanade, Docklands, VIC, 3008. A member of the Bendigo and Adelaide Bank Group, ABN 11 068 049 178, AFSL 237879.

Bendigo Bank issues insurance on behalf of a number of insurance providers. Please consider your situation and the relevant Product Disclosure Statement available at bendigobank.com.au before making a decision. Bendigo and Adelaide Bank Limited ABN 11 068 049 178. AFSL 237879.

Our Board.

We have recently appointed three new Directors and welcome their readiness to join the Board and share their expertise.

Stuart Whiteley, who lives in Somers, is a successful business executive with extensive, commercial, strategic and program management expertise across a range of international companies and is excited to be part of the Board.

Pam Ford lives in Shoreham, has been active in the communities of Westernport for the past 22 years, with an extensive career in local government on the Peninsula. Pam brings experience and community networking to her role as Director.

Kym Bridgford lives in Balnarring. With 41 years in state education, Kym's local knowledge, community connections and vast experience working with young people will be of great benefit to the Board.

It is with regret that we farewell former Director Matt Keogh. We thank Matt sincerely for his contribution to our **Community Bank**[®] branch and wish him well as he continues his many other volunteer roles in our community.

Shareholder dividend reminder.

We still have shareholders who have not provided their direct credit details to our share registry managers so that your dividend payment can be made. If you receive a form with your Dividend Distribution Statement from AFS & Associates, ensure that you complete and return this as soon as possible. Directors do not have access to shareholders' account details; they remain entirely private and are never shared by AFS & Associates.

Meet one of our business customers.

Tulum Store, Balnarring Beach.



Catherine Haylock, proprietor of Tulum Store.

Tulum Store at Balnarring Beach is approaching its first birthday following a revamp in late 2016.

'Tulum' is the Boon Wurrung word for duck and was the original name of Balnarring Beach until the late 1920s.

The business has three elements: café, take away and general store and is a regular meeting place for locals and weekend residents, who enjoy our Main Ridge roasted coffee, breakfast or weekly lunch catch ups.

Our weekend evening take-away is very popular and a ritual for many, who say we cook the best fish and chips around, which is a lovely compliment. We are especially proud of our delicious, gluten free chips, which are cooked in dedicated chip fryers with clean oil.

Items on our menu are homemade where possible, simple and uncomplicated, because in the words of Gordon Ramsay (without the profanities), we 'keep it simple and do it well'.

We are open Monday, Wednesday and Thursday 7.00am – 4.00pm, Friday and Saturday 7.00am – 8.00pm and Sunday 8.00am – 7.00pm. Tulum Store is closed on Tuesdays. During August we will be closed for a family winter break and a store layout reshuffle.

The banking of our customers has allowed us to support two very special groups.

One of the constantly impressive things we see is the huge number of volunteers working so hard to enrich the lives of many in our communities. If we did not work or volunteer for our **Community Bank®** branch as a staff member or Director, we would never get to meet these incredible people.

Riding for the Disabled Mornington Carriage Driving Centre.

Carriage driving is a specialised discipline and allows those who are unable to mount a horse the opportunity to experience the fun and enjoyment of equestrian activities in specially built carriages, which suit both ambulant and wheelchair clients. Drivers are accompanied by an accredited harness driver and enjoy feelings of independence, which can increase self-esteem and confidence.

Clients come from Seaford, across to Hastings and right down the Peninsula.

Balnarring & District **Community Bank®** Branch has been an ongoing supporter of the Mornington Carriage Driving Centre since 2010, when we assisted with the purchase of a beautiful new carriage pony, Ashley, pictured in our header photo.

On Wednesday 28 June Piggy, Branch Manager Greg Hood and Chair Heather Goddard visited the centre to be part of the fun and enjoyment. We were thrilled to catch up with the lovely Ashley and meet some of the group's many clients and volunteers.

The Carriage Driving Centre operates at Mornington Racecourse on Mondays and Wednesdays from 10.00am – 1.00pm and is always on



the lookout for new volunteers so that they can run all three of their carriages. All volunteers are well trained to assist clients and help with holding, grooming and harnessing. If you would like to be involved with this wonderful centre, ring President Janet Moran on 0425 732 758.



Top: Sweet Pea with driver Andrew. Middle: Lyric with driver Nicholas. Above: Sweet Pea with driver Dessiree.

Hastings Cancer Support Group.



Volunteer driver Florence Johnson and Treasurer Peter Gower with Greg and Piggy.

This volunteer driving group was established in 1994 to assist local residents from Somers to Somerville who have cancer and need to attend radiotherapy and chemotherapy centres for treatment.

For many, the daily drive to these centres can present problems if family members are working, patients are not confident to make the drive, do not have their own transport or because costs are simply too prohibitive.

Volunteer drivers are supported through reimbursement of petrol and mileage costs, all of which are raised through donations and Balnarring & District **Community Bank®** Branch was delighted to assist with funds to support this invaluable community service.

If you would like to make a donation or become involved, ring Jos on (03) 5979 4343.

Flinders District Lions Club.

Balnarring & District **Community Bank®** Branch is delighted to support the Lions Recycle 4 Sight program. The program collects used spectacles and sunglasses and each year cleans, grades and labels 450,000 pairs under quality control rules. Many Lions and Rotary Clubs and humanitarian organisations receive these refurbished, quality spectacles for free distribution to those in the third world who do not have the financial capacity to buy even the cheapest pair.



We now have a collection box in the branch, so don't throw those old prescription glasses out, drop them in to us and ask your friends to do the same.



What else has your **Community Bank**[®] branch been up to?

As well as taking care of our wonderful customers, visiting community groups and making certain that our company is well run, your **Community Bank**[®] branch staff and Directors take every opportunity to explore other ways in which we can make a difference.

Social Enterprise Conference.

Balnarring & District **Community Bank**[®] Branch Customer Relations Manager Sharra Valentine and Chair Heather Goddard spent an inspirational day at the 5th annual Social Enterprise Conference on 21 June. The conference brought together 250 delegates from across Australia and provided many networking and knowledge sharing opportunities and aimed to share insights on how to turn big ideas into sustainable social impacts.



Sharra with Amber of Junction Support Services and Tracey of SisterWorks.

Over 20 guest speakers shared their experience of the opportunities and challenges of working in social enterprise. Mike Hirst, CEO of Bendigo and Adelaide Bank was one of two keynote speakers and provided great examples of how **Community Bank**[®] branches, as large-scale social enterprises, are working to create community benefit. We certainly are leaders in this area and we at Balnarring are now busy thinking about what we can do to support new social enterprises in our communities.

Community Group Information Night.

The evening of 19 June saw representatives of more than 60 of the community groups and organisations we support gather at Balnarring Bowls and Social Club for our Community Group Information Night. We shared a range of information about **Community Bank**[®] branch sponsorships and support, as well as our key Community Investment goals.

Whilst always being led by what our communities determine are the most valuable projects and programs, staff and Directors have agreed that our focus areas are:

- Young people: leadership and mental health
- Environment
- Community facilities.

Our significant focus on young people saw the announcement of our Youth Mental Health Grant, by a former Young Leader Award recipient, Kobi Watson. \$10,000 has been put on the table and community groups and organisations can apply for funding to run new programs/events that will make a difference to the mental health of young people in our district.



Community Group Information Night.

Andrew Joseph and Rebekah Popplewell of the Shire's Youth Services Team and Paul Ryan from

'Gentle Warriors' provided wonderful overviews of some of the programs and approaches groups can consider if they would like to be part of this vital way to contribute to community wellbeing.

Contact the branch for further information on the Youth Mental Health Grant, or check our website under Sponsorships and Grants for more information on the grant.

The staff and Directors of Balnarring & District **Community Bank**[®] Branch look forward to building on our many local partnerships as we work together to help realise the hopes and dreams of everyone in our communities.

Young Leader Award.

Since initiating our Young Leader Award in August 2015, Balnarring & District **Community Bank**[®] Branch has recognised the outstanding leadership and community spirit of 18 young locals. We know that celebrating their achievements improves the health and well being of all young people and encourages young people to continue to be passionate and active members of their groups and the wider community. Nomination forms for the award can be downloaded on our website.



Young Leader Award June/July Shanti Nelson-Williams.

Our Young Leader for June/July is Shanti Nelson-Williams, a Year 6 student at Balnarring Primary School and leader of the Balnarring Environment Action Team (BEAT). She joined the group in Year 3 and is passionate about protecting our environment and encouraging fellow students to do the same.

Shanti is a confident public speaker, good listener, works well with others, open to helpful suggestions and leads by example as an advocate for the environment. Congratulations Shanti.

Shares now available.

Shares are now available in Balnarring & District Community Services Limited, the company which operates the locally owned Balnarring & District **Community Bank**[®] Branch.

Over 270 residents are today shareholders in this local company.

A bank branch established by the community for the community. Returning sponsorship and grants to local community organisations.

Please visit our website www.bendigobank.com.au/balnarring if you are interested in learning more about buying shares in Balnarring & District Community Services Limited. Once there, click the 'Trading Shares (LVM)' button located on the left hand side of the screen.

If, after consideration of this information and consultation with your professional advisor you would like to register your interest, please contact Company Secretary, Melinda Symes, at secretarybdcs@outlook.com

This is general information only. It is not intended to be relied on as advice to potential investors and does not take into account the investment objectives, financial situation or needs of any particular investor. You should consider whether such an investment is appropriate for you and consult your professional advisor before making any investment decision. Balnarring & District Community Services Limited ABN 00 127 842 059

Made possible by the customers of
Balnarring & District **Community Bank**[®] Branch



Thanks to our customers we have been able to invest in these exciting projects and activities.

Somers Paper Nautilus.

The Somers community 'Paper Nautilus', which connects and informs those in the township, recently ran its inaugural short story writing competition on the theme 'Summertime and Ocean'. 48 entries in Open, Teen and Junior categories were judged by a panel of local literary experts. We were thrilled to sponsor the Open Fiction and Non-fiction categories, won by Catriona Morrison and Kirsty Stockwell. A wonderful initiative indeed!



Teens and Junior winners Kiana, Isla, Pia, Hazel and Hazel.



Open category winners and judges Cameron McCullough and Gary Disher with Bronwyn Gibbs and Greg.

Somers Residents' Association.

The Somers Residents' Association is a volunteer-driven group formed to represent the interests of the residents of Somers in matters that affect the village. We recently provided funds for a professional replacement of the Association's website, which will allow villagers to access important information much more quickly.



Denise Kempster and Julie Ebbott hard at work.

Flinders Pre-School Little Free Library.

Little Free Libraries are small, front-yard book exchanges which number over 50,000 in 70 countries around the world. Flinders has now joined this movement to share books and bring people together. Each year, millions of books are shared in a literacy initiative which promotes community engagement and improves children's reading. We were delighted to provide financial assistance to help make this exciting project a reality.



Piggy sharing some of the new books with pre-school students.

Sports balls for schools and clubs.

Balnarring & District **Community Bank**® Branch has a real commitment to supporting young people. We have been delighted to donate basketballs, netballs and footballs for students at Balnarring and Somers Primary Schools. Balls will also be donated to Balnarring & District Netball Club, Balnarring Junior Football Club and Balnarring Storm Basketball Club.



Above: Mel with Peppa, Jake and Bianca of Balnarring Primary School.

Left: Maddy, Lachie and Archie of Somers Primary School.

Flinders Community Association WWII Memorial.

We proudly partnered with the Flinders Community Association and other local organisations to fund the construction of a new war memorial honouring the men and women of Flinders and Shoreham who served in World War II. Christie Johnstone OAM, who served in the Middle East and New Guinea, unveiled the new memorial on ANZAC Day.



Christie Johnstone OAM with representatives of the groups which supported the new memorial.

Balnarring Senior Citizens.

Balnarring Senior Citizens Club provides a relaxed, friendly environment for people to enjoy social contact and participate in a wide variety of activities. We were delighted to recently fund a much-enjoyed afternoon tea and entertainment by local group The Hot Flushes for members.



Top right: Elsie Wishart, at 104 our oldest shareholder and customer!

Right: Members of the committee – Marion, Janet, Leo, Pam, Judy and Barbara with Sharra.



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



Maddy, Somers Primary School's 'Commendable Habits Award' winner.



Balnarring Tennis Club Captain Ron Gniel with members of the Balnarring Bandits and Squids teams in front of the new fridge we supplied.



This young club has grown hugely in under 12 months and your **Community Bank**® branch was pleased to fund coaches' bags for each of the 25 teams, which were distributed at their recent presentation day.



We are very proud to sponsor the 2017 St Johns Flinders Recitals series. The Labour Day weekend concert featured music from the Coronation and guests dressed accordingly!



The new Balnarring & Districts War Memorial, to which we were proud to contribute.

Your banking can make a difference

➔ It's simple

- 1 You choose to bank with your locally-owned **Community Bank**® branch.
- 2 You select from a competitive range of banking products.
- 3 The local community shares in the income generated by your banking. The more you bank with us, the more the community benefits.
- 4 The community, not Bendigo Bank, chooses which community projects receive support.

So make a difference – to your own banking and your community. Drop into your branch at Balnarring Shopping Centre, Balnarring or phone 5983 5543.

Bendigo and Adelaide Bank Limited ABN 11 068 049 178 AFSL 237879. CBM7 (341418_v1) (2/03/2017)



We once again sponsored the Flinders Art Show this year. Congratulations to winner of 'Best Oil or Acrylic', Margaret Rees.



We were again delighted to sponsor The Flinders Singers annual Charity Concert in June. After eight years in the role, this was the last performance Director Pat Sullivan conducted. Well done Pat.

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

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



www.bendigobank.com.au

