



Nanospace



Are you one of us?

If not, switch and see the change your banking can make.

In the late 1990's a new type of banking model came onto Australia's banking scene. Bendigo's **Community Bank®** branches.

It was a brave and bold move by a regional bank in a rapidly evolving banking and finance sector and today, 20 years later, there are 321 **Community Bank®** branches throughout Australia, partnering with Australia's fifth largest retail bank.

Not only do these **Community Bank®** branches provide banking and financial services, they have a unique point of difference.

Every day our customers help change lives, and save lives, simply by banking with us. Their home loans, personal loans, business banking and credit cards are supporting our community groups and helping to build community facilities and funding schools, CFA brigades, sporting clubs, arts events and wonderful opportunities for those with a disability.

Every-day banking is providing all this and more. Balnarring & District **Community Bank®** Branch has now returned \$1.36 million to our communities in just 11 years and we are working hard to invest even more.

We don't just go around telling people we make a difference though – we actually make a difference by sharing our profits with our communities. It's as simple as that.

You may not have thought that who you bank with matters, but it does. You need a bank to give you the products and services you need. We at Balnarring & District **Community Bank®** Branch need your banking to help us make an even greater difference.

So, if you are not banking with us already, switch and be one of those people who are taking ownership of the future of our communities.

Happily, the reality of switching is easier than the perception. So, drop in and see our friendly staff at Balnarring Village or call on (03) 5983 5543 to find out how we can help you make the switch.

See the difference we make.

Dear Balnarring & District
Community Bank® Branch,

Thank you for helping us
get our warm and cosy
water proof overalls and
pants. We are having lots of
fun exploring and learning
on Boon Wurrung country in
them each week.

Many thanks from
Balnarring Preschool



Balnarring & District Community Services Ltd Shop 28, Shopping Village, 3050 Frankston-Flinders Road, Balnarring VIC 3926
ABN 84 127 842 059 **Directors:** Heather Goddard (Chair), Chris Gurney (Treasurer), Chantelle Waterson, Mark Loughton, Andrew Thomas,
 Ron Kempster, Stuart Whiteley, Pam Ford, Kym Bridgford, Michael Treadwell.
 Company Secretary: Mel Symes; Company Accountant: Sean Limpens.

From our Manager.



Welcome to our July newsletter. Even though winter is now well and truly upon us, don't let this be an excuse to not come in and visit our branch, where fantastic things have been happening over the past financial year.

Firstly, I must congratulate Elyshia, who was with us for

six months and commenced maternity leave in March for the birth of her first baby. I am delighted to report that mother, father and baby Jed are all doing well.

Over the year the business continued to grow and as of 31 May 2019, total footings were just over \$190 million. This growth enabled us to again increase the funding so successfully utilised by many community groups. Over 11 years our community contributions have totalled a staggering \$1.36 million. I dare say there are not too many businesses of our size, with five staff members and an enthusiastic Board of local volunteer Directors, that have contributed funds of this magnitude to their communities.

In celebrating these achievements, we must remember that Australia's finance and banking sector is continually changing and we will experience different pressures, such as recent interest rate reductions by the Reserve Bank, over the journey. Let me assure you that our Directors and staff are constantly reviewing how Balnarring & District **Community Bank®** Branch can best meet these challenges, to ensure continued growth and our vital community support, so our already great communities can become even better.

While we do the strategic planning, the one constant need for growth is for existing customers and shareholders to do more of their banking with us. We also need those community members who are part of the clubs and organisations that benefit from our contributions who are not yet customers to join us.

A big thank you to my staff of Glenys, Jo, Tracey and Melinda, who do a fantastic job looking after the needs of our customers, ensuring that everyone is treated in a professional and friendly manner. Our customers love to do business with us.

Thank you also to all our loyal customers, shareholders and community groups – without your continued support, none of what we do would be possible.

Remember, switching your banking is not as difficult as you think. If you require any banking products or advice, come in and talk to us. My friendly staff will be more than willing to show you how easy the switch could be.

Greg Hood
Branch Manager



Meet one of our business customers.

Talking Hens – where chickens and eggs come first!

Talking Hens is a family run business in Merricks, established in 2012. Along with the best egg-laying hens and their highest quality chicken feed, Talking Hens provides great quality products, information and advice. Their main goal is for families to enjoy fresh, healthy and delicious eggs daily from their friendly, feathered pets.



Guiliana and Jason introduce Piggy to one of the girls!

After years of working with a range of different customers from suburban families and schools to wineries, Talking Hens understands the challenges that can arise with backyard hens and what it takes to succeed. Their regular on-farm presentations about various aspects of keeping a happy and healthy flock are always well attended with plenty of questions and answers.

Talking Hens tell us that switching to the Balnarring & District **Community Bank®** Branch after many years with another bank, has seen the business go from strength to strength. Staff are always friendly and supportive and most importantly, accessible, which is something they seldom had in the past.

Find Talking Hens at 3590 Frankston-Flinders Road, Merricks.
Phone 0406 691 231.

Our staff.

Farewell Melinda.

Melinda Symes finished at the branch on 30 June, to take on a role with Bendigo Bank in their newly-created Community Central team, which will look after the needs of the whole **Community Bank®** network.



Glenys, Greg and Heather say goodbye to Mel.

Mel worked at our Bank as a vital part of the staff team since it opened in 2008. We know that our customers will miss her skill, care and always generous helpfulness a great deal.

Happily, we are not losing Mel altogether as she will continue to work as our Board Administration Officer and have ongoing contact and interaction with our many local community groups. Her expertise and experience in this role was undoubtedly one of the reasons she was appointed to Community Central.

Staff and Directors at Balnarring & District **Community Bank®** Branch wish Mel all the best in her new job and look forward to continuing to work with her.

Presentation Family Centre.

A community group we support which embodies that vital community spirit that our **Community Bank®** branch celebrates is the Presentation Family Centre (PFC), which was established by the Presentation Sisters in the summer of 1989/90 to provide respite accommodation for families and individuals in difficult circumstances.



Piggy visits House three.

The Centre consists of six fully furnished houses, along with play facilities and a multi-purpose centre. Your **Community Bank®** branch recently approved a financial contribution of \$9,042 to replace the flooring in House three, as part of a significant commitment by the Centre to upgrade all six houses to provide refreshed and more comfortable accommodation for guests.

The Centre has a wonderful community space – Nanospace, available for hire by community groups as well as guests staying at PFC. The space easily caters for groups of up to 100 people depending on the event. The facility has a large commercial kitchen with dishwasher, fridge, 900mm oven, as well as disability access toilets and audio-visual equipment.

If you would like to book the facility please email presfamilyholidays@bigpond.com or call General Manager Lisa Gray on 5983 1819.

Merricks Station Reserve.

Our **Community Bank®** branch recently contributed \$3,000 towards the cost of redeveloping and extending the large enclosed arena at Merricks Station Reserve. This will provide a larger, safer facility for equestrian lessons, competitions and shows for the ground's resident clubs - Merricks Saddle Club, Merricks Pony Club and the Peninsula Quarter Horse Association and other users.

This is a valuable and well-used public space, so we are delighted to be a part of providing better recreation facilities for locals.



Jenny Moore, Secretary and Treasurer of Merricks Station Reserve and Heather Geschke, President of Merricks Saddle Club, with our Chair, Heather Goddard.

Balnarring Primary School.

Piggy joined the students of Balnarring Primary School on 20 May for a range of activities and successfully kicked the goal which 'opened' the school's fabulous new goal posts, which we funded with a \$7,500 contribution. After many years of making do with crooked old posts, students now have top class goals, complete with padding to make them safe. Balnarring Junior Football Club will now be able to use the ground for training, so the benefits are community-wide.



Assistant Principal Sandy O'Meara and students showing off their skills to Piggy.

Helping Hands - branch plastic bottle top collection.

Always on the lookout for ways to help others, our Balnarring & District **Community Bank®** Branch staff are now collecting plastic bottle tops labelled 'recycle code 2'.

Not-for-profit charity Envision is helping to deliver the Helping Hands project, which turns recycled plastic bottle caps into prosthetic hands and arms for kids in disadvantaged communities throughout Cambodia and other Third World countries.

Using a \$300 3D printer and a handmade machine that turns bottle caps into filament, these custom-made hands allow the kids to undertake basic tasks such as picking up a cup or holding a fork.

You can be part of this unique project by dropping your code 2 plastic bottle tops into the branch.



Important message to shareholders.

Make certain your contact and banking details as provided to our Share Registry managers AFS & Associates are up to date. Contact them on (03) 5443 0344 or www.afsbendigo.com.au/share-registry-guides-and-forms/

Please consider saving resources and postage costs by having your newsletter emailed. Contact Melinda on secretarybdc@outlook.com to arrange this.

Your banking has enabled us to also support these wonderful groups and campaigns.



◀ We have proudly supported Flinders Art Show since 2014. Directors Mark Laughton and Ron Kempster and their wives Fi and Denise enjoyed the opening night of the 52nd show.



▶ Director Ron Kempster presents The Flinders Singers with their sponsorship cheque at the Annual Charity Concert on 2 June. Congratulations to the choir for continuing to perform for the benefit of our community.



▲ Directors Michael Treadwell and Pam Ford proudly show off the cheque for \$33,675 raised from the Flinders District Lions Club 2019 Flinders Motoring Heritage, which will support the vital work of Peninsula Health. Our **Community Bank®** branch was delighted to again be a sponsor of the show.



▲ We have sponsored St John's Church Flinders Recital Series since 2015. On 9 June, Melbourne pianist and composer Stefan Cassomenos presented Beethoven Symphonies No 8 and No 9, transcribed for piano by Franz Liszt. Another opportunity for locals to enjoy wonderful world class music!



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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▲ Congratulations to our Young Leader Award winners for June/July. Emma Metcalf and Will Lausson of Point Leo Surf Life Saving Club are wonderful young leaders and role models for other members.



▲ Westernport Model Aircraft Club ran another successful Wings Over Westernport this year. We have proudly supported the club since 2016 and Director Ron Kempster enjoyed the day, along with the many other visitors.



▲ Do your members need aprons like these for club catering occasions? If your club banks with us, we can help out. Phone 5983 5543 and chat to our staff about your needs.

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 facebook.com/BalnarringCommunityBank twitter.com/bendigobank



www.bendigobank.com.au

