



Manager's report.



Welcome to our winter edition.

I am really pleased to advise that since our last newsletter at Christmas, the branch has achieved some excellent growth – more than \$12 million in this period. This means we have reached a significant milestone for Balnarring & District **Community Bank**[®] Branch, as we have now exceeded \$100 million for total business on our books, deposits and lending.

I would like to thank all our customers, shareholders and community partners for their continued support, because without you we would not have arrived at this stage. This milestone is also very special for the original Steering Committee, Board members and shareholders, as it is confirmation that this community definitely deserved and needed a local bank branch – well done to you for your foresight and beliefs!

Given the above, we are heading for our third year of profit and a third dividend for our shareholders for the 2013/14 financial year.

Even though we have achieved this milestone, it does not, of course, stop there! We are driven by a policy that sets no limits on where we can go and that also aims to increase the level of community contributions and dividends that can be achieved in the future.

I again say “well done” to our team at the branch: Glenys, Kathryn, Sue and Mel. Thank you for your commitment and great customer service. Our team also includes our Board of Directors led by Heather Goddard. We have had real stability on our Board over the last twelve months or so and have been very fortunate to attract and hold onto a quality and locally-based Board. The strategies in place and the assistance out there in the community from both

Board and branch team should be applauded, as it is certainly assisting to grow our business.

Community-wise, we continue to be very active with our local groups and we have been particularly pleased to provide a new defibrillator for the Flinders community, in partnership with the Flinders Lions Club. This piece of life-saving equipment is now located at the Flinders General Store. Our thanks go to Gabbi Crehan, Keith Hando and the committee for seeing this project to fruition.

We are also very excited to be working with the Mornington Peninsula Shire on the provision of services for young people. We are planning to hold a Community Forum in the new financial year to canvass community views on initiatives that could be developed to support our young people – more news on this in the coming months.

We remain keen to assist our existing customers, who are so important to us, but also welcome all opportunities for new business. So, if you have family or friends who require banking solutions and advice, please point them in our direction!

As always, we will continue to focus on delivering exceptional banking services, products and solutions to our community. We are a bank that is here for you and I extend an invitation for all to come and experience our unique banking proposition! We have an excellent team at the branch, as well as access to some outstanding specialist bankers who can offer financial advice, business banking, and more.

My door is always open. I am available at the branch or I am always happy to call out and see you. I can be contacted on 5983 5543 or mobile 0408 140 301. You can now find us on Facebook, [facebook.com/BalnarringCommunityBank](https://www.facebook.com/BalnarringCommunityBank).

Jason Symonds
Branch Manager

Balnarring & District Community Services Limited Shop 28 Shopping Village, 3050 Frankston - Flinders Road, Balnarring VIC 3926
ABN 00 127 842 059 **Directors:** Heather Goddard (Chairperson), Anne Bartholomew, Mark Loughton, Shane Mathieson, Jeffrey McDonnell, Gerald Slater, Andrew Thomas, Chantelle Waterson, Sean Limpens (Non Director), Melinda Symes (Secretary/Treasurer).

Acting Chairperson's report.



I write this as the cold weather really sets in and the holiday makers and tourists probably won't return until the warm weather is with us again. Indeed many of our permanent residents, retired people living in

the Balnarring district, also begin to disappear at this time to warmer parts of Australia or to the northern hemisphere.

Our current Chairperson Heather Goddard, together with her husband Murray, left early in February on an extended trip to Western Australia and it has been my pleasure to assume the Deputy Chairperson position in her absence. We'll welcome her back in June.

Two highlights of our involvement in the community over the summer holidays were our sponsorship of Point Leo Surf Life Saving Club Boxing Day Swim Classic. The 5km swim was branded as the Balnarring & District **Community Bank**® Branch 5km Swim and attracted many entries. We were once again sponsors of the Mornington Peninsula Summer Music Festival, which is growing in popularity year by year.

Our business continues to grow. The record growth reached in December has been beaten again! I would like to formally congratulate Jason Symonds, our Branch Manager, his team and our team of Directors for these wonderful achievements. Their efforts over the last year are producing great results.

Several of your Directors attended the 2014 **Community Bank**® State Conference held in Melbourne in March. This was an opportunity to meet the Directors of other **Community Bank**® companies from all around Victoria. It was inspiring to hear the stories and the commitment from Directors and Boards. Some of the **Community Bank**® companies are new and not yet profitable; some have been established for many years and have substantial profits to be invested into community projects. We were interested to note that the more established and profitable **Community Bank**® companies are becoming involved in very major projects involving millions of dollars, often in partnership with local and state authorities, and often involving ongoing commitment for long periods of time.

This is what community involvement is all about; this is what we can aspire to for our community. As customer numbers grow, profits increase and more is available for community projects.

Anne Bartholomew
Acting Chairperson

Defibrillator for Flinders community.

On Saturday 8 March 2014, Balnarring & District **Community Bank**® Branch Manager, Jason Symonds, and branch team member Sue Pritchard joined members of the Flinders community for the installation of the community's new defibrillator unit. This is a joint project between the Flinders Lions Club and Balnarring & District **Community Bank**® Branch.

The three sessions conducted that morning consisted of information and awareness components, along with training in CPR technique and use of the defibrillator.

Mick Jackson (not the Michael Jackson!) from 'DEFIB Your Club For Life' and Keith Hando from the Flinders Lions Club, did a great job of hosting and presenting the sessions.

While we hope the defibrillator, which is located on the outside wall of the Flinders General Store, never needs to be used, it is comforting to know that it is available if required. Congratulations to the Flinders Lions Club for initiating and completing this wonderful project.



Above L-R: Jan Holy (local resident) Mick Jackson (DEFIB your club for life) Keith Hando (Flinders Lions Club) and Sue Pritchard (Balnarring & District **Community Bank**® Branch).

Supporting a big summer of sailing on Westernport.

A major sport on Westernport over the summer month is sailing and Balnarring & District **Community Bank**® Branch once again sponsored two of our local yacht clubs to run junior sail training programs.

Flinders Yacht Club's annual Junior Sailing Training Program is focused on introducing and developing juniors to sailing and water safety. It is delivered in a team-based environment against a predetermined skills program, which meets an achievement classification established by Yachting Victoria.

Westernport Yacht Club runs a program that introduces local primary school students to sailing and teaches them basic boating skills and water safety. During Term 4 of 2013, students from Somers and Red Hill Consolidated primary schools enjoyed participating in the program, with students from Balnarring Primary School having their time in the water in early Term 1 this year. Well done to everyone involved!



Above: Flinders Yacht Club's sailing training program enthusiastic participants.

Point Leo Surf Life Saving Club 'Nippers Program'.

Every summer, Point Leo Life Saving Club runs its extremely popular and valuable 'Nippers' program. The club has more than 460 junior members (Nippers) participate in the club Junior Surf Lifesaving Program each summer. Around 200 of these juniors continue on with competitive training and compete in the State Championship carnival.

The program develops skills and knowledge of safe beach and aquatic environments, survival skills in those environments, injury prevention, basic first aid, rescue and resuscitation and also introduces members to the sport disciplines of surf lifesaving. We have been a very proud supporter of the club since our branch opened and we were pleased support the 2013/14 season with our sponsorship of the 5km swim at the club's annual Boxing Day Swim Classic.

Right: After their training sessions, the Nippers are always hungry, so branch team members Kathryn and Sue, along with Director Mark Laughton, were kept busy supplying barbecued sausages.



Our community investments to date.

Since July 2008, Balnarring & District **Community Bank**® Branch has supported almost eighty local community groups and organisations with sponsorships, grants and donations. This list of those organisations makes us feel very proud of our achievements to date. But thanks must go to our shareholders and customers, because it is their support that has made this possible. So a huge thank you to those people who have made this possible.

Australian Red Cross – Balnarring Unit	Flinders Community Association	Peninsula All Abilities Vaulters
Balbirooroo Community Wetlands/ Woodlands	Flinders Cricket Club	Peninsula Hospice (including Westernport Friends of Hospice)
Balnarring Bowls & Social Club	Flinders Golf Bowls Club	Peninsula Studio Trail
Balnarring Community Flower Show	Flinders Golf Club	Peninsula Summer Music Festival
Balnarring Cricket Club	Flinders Lions Club	Point Leo Boat Club
Balnarring District Netball Club	Flinders Community Association	Point Leo Foreshore Committee
Balnarring Fire Brigade	Flinders Singers	Point Leo Life Saving Club
Balnarring Foreshore Committee	Flinders Yacht Club	Presentation Family Centre
Balnarring Historical Society	Frankston & Mornington Peninsula Excellence in Business Awards	Red Hill Agricultural & Horticultural Society
Balnarring Occasional Care Centre	Frankston Peninsula Carers Inc	Red Hill Riders Mountain Bike Club
Balnarring Pony Club	Friends of Bill Carroll Reserve	Riding for the Disabled Association Victoria, Peninsula Group
Balnarring Pre-School	Friends of Flinders Coastline	Scarecrow Festival
Balnarring Primary School	Friends of Somers Foreshore Inc	Shannons Saturday Night at the Drive-In
Balnarring Senior Citizens Club	International Cool Climate Wine Show	Shoreham Fire Brigade
Balnarring Tennis Club	Lions Club of Balnarring	Somers Fire Brigade
Balnarring Thunder Junior Football Club	Merricks Yacht Club	Somers Girl Guides
Balnarring Village Common	Mornington Peninsula Cricket Association	Somers Nautilus
Balnarring Village Common Arts Collective	Mornington Peninsula Cricket Umpires Association	Somers Neighbourhood Watch
Bittern Combined Probus Club	Mornington Peninsula Junior Football League	Somers Pre-School
Bittern Fire Brigade	Mornington Peninsula Nepean Football League	Somers Primary School
Brigid's Paddock Revegetation Project	Mornington Peninsula Netball Association	Somers Residents' Association
Carriage Driving for Disabled, Mornington Centre	Mornington Peninsula Shire Excellence in Business Awards	Somers School Camp
CWA Balnarring Branch	Open Family Australia	Somers Tennis Club
Defibrillator provision (5)	OXFAM – Trail Walkers	Somers Yacht Club
Disabled Surfers Association Mornington Peninsula		Southern Umpires Association
Emu Plains Committee of Management		The Bridge
		Western Port Yacht Club
		Westernport Rotary Club (Balnarring Community Market & Charity Golf Day)

Community Bank® group supports Peninsula cricket.

Our Branch Manager, Jason Symonds, represented the joint Mornington Peninsula **Community Bank®** Group at the Mornington Peninsula Cricket Association grand final between Pines and Delacombe Park at Mornington Oval. The Pines team was victorious on the day. The match once again showcased the extent of support provided to community groups and organisations by your **Community Bank®** branch in partnership with the other branches on the Peninsula.



Above L-R: Chris Brittain (Capt. D. Park) Umpires John Wooldridge and Shane Clarke, Ricky Ramsdale (Capt. Pines) and Jason Symonds.

Welcome to our new Director.

Balnarring & District Community Services Limited welcomes Rod Slater to our Board. Rod is Vice-Commodore of the Flinders Yacht Club, married with three children and lives in Flinders.



Rod has more than 35 years' experience in marketing, 25 years in large corporations including Unilever and Cadbury, 10 years as a consultant to both large and small businesses across a range of industries, and he has worked at RMIT University lecturing Masters of Marketing students. Rod is a founding partner and Director of the Slater Marketing Group, a Melbourne-based strategic research and marketing agency.

Rod brings to the Board a significant depth and breadth of experience gained at senior executive level through international businesses across Asia, Europe, Africa and the Americas.

Rod has served as a Director for several organisations, such as the MSO, Melbourne City Marketing and Firbank Grammar School. This, coupled with his experience in sales, marketing and general management, makes Rod a wonderful addition to our Board.

The passion for helping knows no bounds!

Not content with just working for our local communities, an enthusiastic team from Balnarring & District **Community Bank®** Branch decided to be part of the 2014 Oxfam Trailwalker team challenge, which raises funds for people living in poverty around the world.

Team members Kathryn Walles and Glenys Wandmaker, along with Directors Matt Keogh and Mark Laughton, spent many hours training for this tough challenge.

Over the weekend of 2-4 May, they joined 800 teams to walk the 100 kilometre bush trail from Wheelers Hill to Wesburn in Melbourne's outer suburbs.

Under Trailwalker rules, teams must start together, stick together and finish together and our team and their support crew did us, and themselves, proud – what an inspiration to us all! Our congratulations to Kathryn, Glenys, Matt and Mark for their amazing efforts.



Mark, Matt, Kathryn and Glen feeling justifiably proud on crossing the finish line.

Be part of something bigger.

Drop into your nearest branch at Balnarring Shopping Centre, Balnarring or phone 5983 5543 to find out more.

 **Bendigo Bank**
Bigger than a bank.

Bendigo and Adelaide Bank Limited,
ABN 11 068 049 178 AFSL 237879. S48246-4
(217336_v1) (17/06/2014)

Balnarring & District Community Bank® Branch

Shop 28 Shopping Village, 3050 Frankston - Flinders Road, Balnarring VIC 3926

Phone: 5983 5543

Opening hours: Monday to Friday 9.00am – 5.00pm and Saturday mornings 9.00am – 12 noon

Website: www.bendigobank.com.au/balnarring

www.facebook.com/BalnarringCommunityBank

twitter.com/bendigobank

 **Bendigo Bank**
Bigger than a bank.

bendigobank.com.au