



We are almost 10 years old!

Can you believe it? Because of your support, Balnarring & District **Community Bank**® Branch will celebrate 10 years in our communities on 13 June and we are busy planning a birthday party on Saturday 16 June.

Thanks to those visionary people who worked so hard during 2007 to build community support to establish our own, locally-owned bank, we have been able to invest \$970,000 in more than 100 local groups and organisations from Somers down to Flinders since 2008 and pay dividends to our shareholders.

Our dream is to return \$1 million to our communities by our birthday, so if you are a shareholder who is not banking with us already can you help make this happen by switching to your local Bank, which provides banking services, local employment, and funds to community projects? Call in and talk to our wonderful staff – the reality of switching is much easier than the perception.

If you are already a customer, thank you for your loyalty. Please continue to advocate for us by recommending our Bank to your family and friends. Tell them how banking with Balnarring & District **Community Bank**® Branch will make a real difference by investing in the vital community capital that successful communities like ours possess.



Above: Heather Goddard, Rachel Harding and Max Burley cut the cake at our 1st birthday.



Above: Staff members Kerry, Melinda, Rachel, Casey, Glenys and Meagan celebrate our 1st birthday.



Above: Shareholders Ruth and Harold Weber at the announcement of our first dividend payment in 2013.

Former Young Leader joins our Board.

We are absolutely delighted to welcome Natasha Albers, a 'Young Leader Award' recipient in 2017, to our Board as it will ensure that our commitment to young people is at the forefront of our deliberations.

"As a young person, being a Director on the Board of Balnarring & District Community Services Limited is an exciting opportunity to connect with, and contribute to, my local community. Balnarring & District **Community Bank**® Branch reaches out to and supports the fantastic network of groups and organisations which comprise the heart of our part of the Peninsula and so is a platform to participate in truly significant positive changes. Having previously been School Captain of my high school, I now aspire to continue to channel my initiative toward the dynamic society in which we live; one which can only thrive with the support of its members."



Above: Natasha meets Piggy.

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), Chris Gurney (Treasurer), Chantelle Waterson, Mark Laughton, Andrew Thomas, Ron Kempster, Stuart Whiteley, Pam Ford, Kym Bridgford, Claire Thorn, Natasha Albers; Company Secretary: Mel Symes; Company Accountant: Sean Limpens.

From our Manager.

Since my last report we have managed to navigate our way through the busy pre-Christmas and usually-quieter January holiday periods. However, January in our branch was far from the usual this year, so thank you to my staff for your fantastic efforts over this time to ensure that all customers were provided with friendly and excellent service.

We saw a significant increase in the number of new accounts opened at the branch over this time. It is great to see so many locals either opening their first account with the branch, or existing customers continuing to support us with more business.

Our total footings (business balances) continues to grow and at end January was \$172.275 million.

Hand in hand with continued business growth, has been our ability to make some significant community contributions. Coming up to our 10th birthday on 13 June, total contributions to the community has reached some \$970,000 and we are determined that by our 10th birthday we will be able to announce that total community investments have reached \$1 million, an achievement that our whole community should be very proud of. Huge congratulations for this result to our branch team, Board members past and present, customers, shareholders and the many community groups that support our branch.

Our efforts continue to focus on growing our business, so thank you to the Board and staff for their hard work. Bendigo Bank currently has some fantastic banking packages available to members of



Above: Tracey, Joanna, Melinda, Greg, Glenys and Sharra.

local community groups and family and friends of members of those community groups. If you or your family and friends require any banking solutions or have any enquires at all regarding current banking, please come and see us for assistance.

I am available at the branch and am more than happy to visit customers to discuss their banking needs, so please call in as my door is always open, or call me on 5982 5543 or mobile 0408 140 301. I look forward to meeting you to discuss how we can assist.

Greg Hood
Branch Manager

Excitement plus at Point Leo Surf Life Saving Club.

Greg presented our 'Young Leader Award' recipients for February and March with their certificates and bank vouchers at Point Leo Surf Life Savings Club's Senior Carnival on Sunday 4 March.

Charli Cassell-Ashton and James Paton are passionate members of the club, both in their personal skills development and as wonderful role models for younger club members. Point Leo Surf Life Saving Club is a volunteer organisation, providing beach patrol and rescue services, first aid and lifesaving training at Point Leo surf beach. The club has over 1,200 active members including 480 Nipper members and inspiring young leaders like James and Charli are a vital part of the club's success.

Greg also announced that Balnarring & District **Community Bank®** Branch will contribute \$47,000 to Point Leo SLSC redevelopment works, enabling the clubhouse to become a community hub, servicing local schools and community groups with a space that can be used for education and training purposes, whilst improving the operational capabilities of the club. The club will be able to retain, grow and train volunteer members to continue to provide community safety and see an increase in use of the clubhouse throughout the year by school and community groups and allow Point Leo act to as a regional training hub for lifesaving services. Another example of our Bank making a huge difference thanks to our customers.



Above: Greg Hood, James Paton, Charli Cassell-Ashton, Natasha Albers and Heather Goddard.

Skate Park League partnership.

The Skate Park Leagues Bendigo Bank South Eastern Metro Series Skate Park Competition event at Balnarring Skate Park on Sunday 18 February, which our Bank enthusiastically funded, was a great success and saw a total of 81 young people compete (huge!) and 300-350 spectators (also huge!).

This event saw our **Community Bank®** branch partner with the YMCA and Mornington Peninsula Shire's Youth Services team to engage with young people in action sports, promoting and encouraging healthier lifestyles, not just physically, but also mentally and emotionally. The event provided an opportunity for young people to participate in a local program, connect with mentors and the broader community. We remain committed to funding programs and projects which have a positive social impact, promote healthy living and empower young people.



Top: Piggy skates up a storm.

Above: Director Kym Bridgford with winners of the U14 and 15 and Over scooter competition.

Staff Community Grants Program.

Balnarring & District **Community Bank®** Branch proudly supports our local community through investments in local not-for-profit organisations, clubs and projects and recently introduced a Staff Community Grants Program.

Staff members can donate \$500 each year to a community group of their choosing, connecting even more effectively with our local community and strengthening the many partnerships on which our success depends, whilst playing a major role in our community investment decision-making.

Schnapper Point Venturers.

Glens presents her \$500 to members of the 'Schnapper Point Venturers', recently set up by 1st Balnarring Scout Group for young people between 14 and 18.

Venturers will meet weekly and provide a supportive environment to assist with the many obstacles faced by teenagers in everyday life, school life and making decisions about the future. The funds will assist with setting up costs.

Awards step up in Venturers and many achievements earn vocational qualifications and assist with VCE. The highest award, the 'Queen's Scout Award', is highly respected and several universities recognise it for entry purposes.



Boomerang Bags.



Melinda supported Balnarring Boomerang Bags and members from Balnarring down to Point Leo, who make bags to reduce dependence on single-use plastic bags, which have become a huge environmental problem. The group undertakes all tasks involved

with producing the bags; donating fabric, printing, ironing, cutting, sewing and sorting.

St Marks Op Shop donates fabric and the group works in the Art room at Balnarring Primary School on Mondays at 1:30 and plans to involve BEAT (Balnarring Environmental Action Team) students in the project. Over 450 bags, available at the Op Shop, Village People Cafe, Tulum Store, Torello Farm Produce, Nourish Organic and Global Hair salon, have been made so far.

Contact: balnarringboomerangbags@gmail.com or [facebook.com/groups/BoomerangBagsBalnarring](https://www.facebook.com/groups/BoomerangBagsBalnarring)

Somers Girl Guides.

Joanna presents her \$500 grant to Julianne Harris and members of the Somers Girl Guides. These funds may be used to help cover the costs of a forthcoming camp.



Hastings Cancer Support Group.



Tracey presents \$500 to a delighted Peter Gower of the Hastings Cancer Support Group. The funds will be used to help refund travel expenses of the wonderful volunteers who transport cancer patients to and from their hospital appointments.

Flinders Junior Golf Clinic.

Greg presents \$500 to members of the Flinders Junior Golf Clinic, established by a club member who is also a teacher at Dromana Secondary College. Students from three local secondary schools, who may not have had the chance to experience golf, attend clinics with the club's Professional, who donates his time. As the clinics have grown, adult club members also volunteer their time to coach students, three of whom are now junior club members.



Somers Paper Nautilus.

Sharra presents \$500 to Bronwen Gibbs of Somers Paper Nautilus, which she chose because it is a group of writers who not only share their passion for writing through the paper, but also encourage both young and old to write with their annual competition. Writing is special to Sharra as it can be beautiful, joyful or harrowing but also an opportunity for a release, an escape or clarity.



Your Bank continues to support many wonderful community groups, events and projects:



Above: Flinders Yacht Club is to be congratulated on the excellent sailing school it runs for young people and their families each summer.



Above: What an amazing 'Edible Garden' parent volunteers and students have created with our support at Somers Primary School.



Above: Claire Thorn, Ken Falconer, John Barren, Pam Ford and Jim O'Donnell with the heritage Laurie pipe organ gifted to St Marks, Balnarring by Whitley College at Melbourne University. Organ builder Ken Falconer volunteered to dismantle and reassemble the organ, so we were thrilled to cover the costs of associated labour and transport. This beautiful organ will provide for the growth of music programs and quality recital performances in our community and be a tool for music education.



Above: Work begins - we were very pleased to contribute \$16,000 to the installation of an artificial, all-weather green at Balnarring Bowls and Social Club.



Left: Valanga Khoza presented a fantastic interactive show for youngsters at the world-class 2018 Peninsula Summer Music Festival, supported by your Bank since 2010.

Right: We are delighted to support customers, the Daimler Lanchester Club of Victoria with their 15th National Rally at Healesville, 16 - 20 April, 2018. Piggy and Branch Manager Greg Hood felt very special indeed in Rally Director Michael Pringle's beautiful 1952 Daimler Special Sports. More information on the rally from Michael on 0418 311 422.



Below: The storage area for Flinders Cricket Club's 6 junior and 3 senior teams and Petanque Club will be upgraded with a \$2,000 investment from our Bank.

Shares now available.

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

With over 270 shareholders today, visit www.bendigobank.com.au/balnarring and select 'Trading Shares (LMV)' if you're interested in learning more about buying shares in our company.

Contact Melinda Symes on secretarybdcs@outlook.com to register your interest.



Balnarring & District Community Services Limited

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 84 127 842 059 A270881-02 (387767_v2) (23/02/2018)

Balnarring & District Community Bank[®] Branch

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Opening hours: Monday to Friday 9.00am – 5.00pm

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



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