



Mornington Peninsula Region 'Branch of the Year'.



It has been another busy and successful year for our **Community Bank**[®] branch, so staff and Directors were extremely proud and very excited when Balnarring & District **Community Bank**[®] Branch was named as 'Branch of the Year' at the recent Mornington Peninsula Region End of Financial Year Celebration. As this award recognises the commitment of both staff and Directors to our bank and our communities, it was particularly pleasing.

We were also delighted to take out the 'Lending Growth Award', with a result that was 167% of budget.

We would like to thank our customers for their wonderful support and vital contribution to this award. Our dream is to do even better this financial year, so we would love our customers to come and chat to our staff and to send any friends or family who need to discuss their banking in to talk to Greg or one of our staff members.

Remember, when you choose to be a customer at our bank, you make a decision that benefits you and your community because communities from Somers down to Flinders share in the income generated by your banking.

The more you bank with us, the more the community benefits.

Heather Goddard
Chair

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, Carl Luke, Chris Gurney, Shane Mathieson, Donna Gray, Matthew Keogh; Company Secretary: Mel Symes; Company Accountant: Sean Limpens.

Welcome to our new Branch Manager.

As our previous Branch Manager, Jason Symonds, decided that after 32 years in banking it was time to try something new, we have now appointed Greg Hood to the position. Staff and Directors look forward to working with Greg, a very experienced banker, to continue the success and business growth we have enjoyed over recent years. Our thanks to Jason for his huge contribution to the many achievements of our bank during the five years he was with us and we wish he and his family well. See the Manager's report to find out a bit more about Greg.

5th Dividend payment announced.

The Board of Balnarring & District Community Services Limited announced the company's fifth dividend payment to shareholders on 15 August with a great deal of pride. Despite a challenging economic environment, our **Community Bank**[®] branch has performed extremely well thanks to a lot of hard work by our branch team, supported by a terrific Regional team and a Board of Directors who are totally committed to the ongoing success of the business. An unfranked dividend of 6 cents in the dollar will be paid to our loyal shareholders on 30 August. As this will be paid by Electronic Funds Transfer only, all shareholders should make certain that our share registry, AFS & Associates, has your banking details. Relevant forms will be sent with the Dividend Notification from AFS.



Above: Greg Hood with shareholder and inaugural Board member Wal Faichney.

From the Manager.

Welcome to my first newsletter since taking up the Branch Manager's role in July. With Jason Symonds leaving the bank to pursue other interests, I am privileged to join the team at Balnarring & District **Community Bank**[®] Branch.

I have been involved in the banking industry for over 25 years and my last 15 years have been with the Bendigo Bank branch network. I live on the peninsula with my wife and two teenage children and my time away from work is spent with the family and their vast school and sporting commitments.

If you have been past or into the branch in the past couple of weeks, you will have noticed that we are the 2015/16 Mornington Peninsula Region's 'Branch of the Year'. This is a fantastic award to win and great recognition from Bendigo Bank for all the work done by our enthusiastic staff and Board of Directors. I would also like to thank our customers and community for helping the branch to win this award, because without your support we would not be able to continue to grow our business.

I look forward to meeting you all in the near future, so please remember to pop into the branch to introduce yourself – my office is always open. If you cannot make it into the branch, you can call me on 5983 5543, mobile 0408 140 301 or email greg.hood@bendigoadelaide.com.au

Greg Hood
Manager



Above: Greg Hood with Mel Symes and Glenys Wandmaker.

Director news.

Anne Bartholomew, a Director for three years, retired from the Board on 30 June. We would like to acknowledge Anne's enormous contribution to the work of the Board as Treasurer since October 2014 and to the success of our business. The importance of having a range of experience and knowledge on the Board cannot be overstated and we certainly benefitted from Anne's financial expertise. We wish Anne and Robert all the best as they continue to pursue their interests.



Above: Matt Keogh.

We are delighted to welcome our newly appointed Director, Matt Keogh, back to the Board. Matt was originally appointed as a Director in May 2013, and was on the Board for 12 months. He was then posted to a new, complex and highly challenging role in the Navy, so took a two-year hiatus. Happily, Matt has returned to the Board and is keen to again be part of the team which supports our **Community Bank**[®] branch and benefits the local community.

Matt and his family have lived in Balnarring since 2002 and are passionate about both the community and local matters. He is heavily involved with the Balnarring Junior Football Club, where he coaches the Under 11 team. Matt is also responsible for coordinating and running the Balnarring & District ANZAC Day service which has been conducted for the past two years.

Meet one of our business customers.

Balnarring Podiatry mobile service.

Ria is a passionate Podiatrist who has 10 years' clinical experience. She is enthusiastic about all aspects of treatment and relishes the challenge of providing the best patient treatment outcomes. Her unique mobile service offers clients treatment and rehab in the comfort of their own home.



Treatments:

- Foot & heel pain
- Gait analysis
- Prescribed orthotics
- Imaging/pathology requests
- Skin/nail pathology – warts, callus and ingrown toe nails
- Dry needling for soft tissue and musculoskeletal complications
- Lower limb sports injury management and rehab techniques
- Paediatric assessment and treatment
- Diabetic foot assessment and management
- Footwear assessment and advice
- DVA and Medicare services available.

Contact Ria Woodland: m: 0449 884 928
e: info@balnarringpodiatry.com.au
w: www.balnarringpodiatry.com.au

Balnarring & District **Community Bank**[®] Branch

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 community 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 Melinda Symes on secretarybdc@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 84 127 842 059 (S55740) (08/16)

We are committed to the young people of our district.

Portsea Youth Leadership Camp.

In 2011, representatives of the eight Bendigo and **Community Bank**[®] branches on the Mornington Peninsula and members of the shire formed the Mornington Peninsula Partnership Forum. The aim was to bring together sources of funding for local projects. The three-day Portsea Youth Leadership Camp held in June was the most recent demonstration of the great opportunities that exist when groups collaborate in this way.

The Shire's Youth Services team designed a program to equip young people with leadership skills and those necessary for a healthy and positive future, based on data from their Communities That Care 2012 Youth Survey.

The camp was jointly funded by the eight Bendigo and **Community Bank**[®] branches and the Mornington Peninsula Shire at no cost to participants or schools, making it a truly innovative partnership. A total of 32 Year 10 students from state secondary schools across the Peninsula attended the camp, which provided structured opportunities to develop skills which will, over time, see them become leaders within their communities.

Young leaders and guest speakers Tia McLean from Mt Eliza and filmmaker Liam Kelly inspired everyone by sharing their accomplishments and their ambitions for the future.



Discussions with staff and Directors of the Bendigo and **Community Bank**[®] branches which sponsored each group of students were part of the program and will encourage a shared involvement in future projects within their communities.

Balnarring & District **Community Bank**[®] Branch sponsored seven students from Dromana Secondary College and we are proud that initial discussions about the camp came out of our commitment to providing opportunities for our young people locally. What a great result!



Young Leader Award.



Above: Casey Jago award presentation by Branch Manager Greg Hood.

Balnarring & District **Community Bank**[®] Branch recognised its first young leader one year ago and has now celebrated the achievements of ten young people across our district. The Shire's Communities That Care 2012 Youth Survey showed that many young people on the Peninsula do not feel acknowledged for positive participation in, or feel connected to, their communities. Our desire to make a difference for young people saw us work with the CTC team to implement our Young Leader Award, which recognises young people who make great things happen.

Our young leader for August/September is Casey Jago, captain of the Youth Girls' Team at Balnarring Junior Football Club. Casey has taken on the role of mentoring younger girls and is a wonderful role model for the team and the entire club. Congratulations Casey. See more about Casey at www.bridgemag.com.au

Catch Up Literacy program.

Instead of us telling you about this one, we are going to leave it to Georgia!

"Several weeks ago myself and three other parents at Balnarring Primary School were able to participate in The Catch Up Literacy training program. This was made possible by funding from Balnarring & District **Community Bank**[®] Branch. We are all very grateful for the opportunity to deliver this program to children who are in need of some extra tuition. The children we are now working with are really enjoying their 'special time' and we can see the benefits of the program already. Without this unique opportunity to improve their literacy skills these children may find their school years increasingly difficult and we are all looking forward to seeing great results with these and many other students in the future. We really appreciate the financial assistance that our local **Community Bank**[®] branch provided to make this program possible. On behalf of the parents and students involved in the Catch Up Literacy program we wish to say a heartfelt thanks."

Georgia Murphy



Balnarring Musos.



Residents of Balnarring will be well aware of the fortnightly Wednesday (recycling bin night) Musos Nights at Balnarring Hall. From 8.00pm the hall comes alive with a range of wonderful music played by talented musicians, mostly local but also from further afield. Compere Paul Dillon adds to the entertainment with his own music magic, so this must be one of the best night's entertainment around for the tiny cost of \$5.

Balnarring & District **Community Bank**[®] Branch was thrilled to support this long-standing, popular local event by funding the purchase of turn-back speakers and a bass guitar, now known as the 'Bendigo Bass'. Musos is a vital part of the social 'glue' of Balnarring and our **Community Bank**[®] branch sees such investments as a real demonstration of our belief in the good that sharing our profits with our community brings.

Our thanks to the Musos Committee of Bob McGaughey, Jenny Taylor, Gus Angwin, Matt Wood and Andy Morris, who work so hard to make this event happen every second Wednesday.



Above: Balnarring Musos.
Above left: Piggy and the 'Bendigo Bass'.

2016 Annual General Meeting.

We would love to see lots of shareholders at our AGM on Monday 17 October at 7.00pm at the Balnarring Bowls & Social Club, to celebrate another highly successful year, so save this date. Notices of AGM and Proxy Forms will be sent to shareholders by email or post four weeks before the meeting.



What other community groups and events have your banking supported recently?

Flinders Art Show 2016 Awards.



Left: Emerging Young Artist Award – Kerrie James.

Far left: Highly Commended Award – Lyn Davis.

Flinders Golf Bowls Club.



Balnarring Occasional Care Centre Family Fun Day.



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 and Saturday mornings 9.00am – 12 noon

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



www.bendigobank.com.au

