

# Newsletter

Community Bank · Balnarring & District

## 'Tis the season to Love Local

We understand that 2020 brought great uncertainty, elevated stress and anxiety for many as we went from drought and bushfires to COVID-19, but we also know that it has brought out the best in our communities as people have supported one another in a myriad of ways.

We would like to take this opportunity to congratulate those who have made a difference – health care workers and allied staff, first responders, teachers, those who kept essential supplies and services happening and the many 'ordinary' citizens who came up with creative and wondrous ways to support others in their communities. Thank you to these special people from all of us at Community Bank Balnarring & District.

Our dedicated staff members are amongst those who turned up to work each day to look after our customers, so our thanks to them too.

Our Community Bank was aware that this has been a difficult time for our many business customers and whilst Bendigo Bank put support measures in place for all customers, we wanted to do a little more. This saw us develop and launch our **Love Local** program to support both our business customers and the many community groups and organisations across our district which have experienced huge changes to their operations during 2020.



\$1.785 million

Love Local cards in \$10 and \$20 denominations are a non-cash method of payment for goods and services which can be used as full or part-payment at participating businesses. These are being distributed through the branch Community Investment Program and the branch to encourage locals to shop in their community, rather than in other areas, now that restrictions have been reduced. Check our website for further information.

Our message to our shareholders, customers and community is simple - support local goods and services and **Love Local**.



Top: Our Boomerang Bag members with their Love Local cards. Above: Both Balnarring and Somers Primary School teachers with their Love Local cards.



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## From our Manager

Welcome to our Summer edition. As 2020 ends we can look back and say it has certainly been a year of challenges and change for everybody.

Given this, it is pleasing indeed to reflect on the dedication of our staff who supported both our customers and community groups throughout the year, ensuring solutions were in place to assist as required. Sharra, Elyshia, Glenys, Joanna, Tracey, and Mel have gone beyond what is required and for that I thank them very much.

Sadly. Jo and Tracey have recently resigned from the branch and I wish them well as they pursue other career opportunities.

With restrictions lifting, it's time to embark on re-connecting with our loyal customers and community groups. If you are a member of a community group which needs support, please contact the branch to see how we can help.

Our success would not have been possible without the hard work put in by our volunteer Board of Directors. Led by Heather Goddard, they provide support to the branch as we work together to achieve business growth and invest further in our communities. A very big thank you to all of them.

Thank you also to our many community partners, all of whom have continued to support our branch. Without your commitment to your community and the groups to which you belong, none of us would have been as successful.

The Community Bank model is based on a 'profit-with-purpose' philosophy, which means profits from customer banking are returned directly to the local communities that have generated them. To increase our support for local projects and programs it is vital that we continue to grow our business, so we need even more members of our community and their families to bank with us. Remember, switching your banking is not as difficult as you think and my skilled staff can show you just how easy it is.

Lastly on behalf of my team, I would like to wish everyone a safe and happy Christmas and look forward to seeing you all in the New Year.

Greg Hood Branch Manager



Greg Hood and staff from the branch.

## Shareholders news

The support of our shareholders and customers has never been as important, so we were delighted to pay our ninth dividend of 10 cents per share fully franked in August 2020. It is these wonderful shareholders who raised the necessary capital to establish our Community Bank, allowing local customers access to quality banking services, profits from which fund local projects and events and pay our shareholder dividends.

The challenges of COVID-19 have been many and varied and led to us successfully holding our first online AGM in October. Our thanks to those shareholders who joined us on the night.



Shareholder Kay Mathieson with Greg Hood.

## Our Board

As always, a huge thank you to our Board of volunteer Directors who continue to devote many hours to ensuring both the success of our business and extremely high standards of corporate governance and compliance, whilst advocating so well for our Community Bank. Thanks also to our Company Secretary and administration coordinator, Melinda Symes, for her ongoing professional support and hard work and

our social media coordinator, Winnie O'Neil.

At our recent Christmas party, we presented Heather Goddard and Chris Gurney with ten and five year service recognition awards respectively. We thank them both for their leadership, vision and incredible commitment to our community.



Greg Hood celebrating with Heather Goddard and Chris Gurney.

## **Community Leader Awards**

The Crib Point **Community Support** Group is an initiative organised by The Crib Point RSL. Crib Point Football Netball Club and Crib Point Cellars to help support those affected by the pandemic and vulnerable in the local community. Every week since March, Julie Saunders and her team have cooked and delivered a meal to those who have needed it.



Sharra congratulating Trilby and Julie on their fantastic work in our community.

Part of Julie's team included 17 year old Trilby Oakes, who very early on got in contact and offered her help. Although Trilby was finishing her final year of high school, she knew she wanted to keep active and do something that would benefit her local community. "Week after week Trilby created a different dessert, on budget, for the care bags for our Veterans, our elderly, and those isolated and lonely in our community. She has shown incredible social responsibility and we thank her wholeheartedly," said Julie Saunders

Sharra was thrilled to present both Julie and Trilby with a Community Leader Award and Love Local card.

## Music Festival 2021

The Peninsula Summer Music Festival is back in 2021. This festival brings music to our community with world class performers showcasing their talent at various events throughout January. This year we are pleased to be sponsoring We're Going On A Wolf Hunt... with Inventi Ensemble! Listen to them perform their rendition of Prokofiev's Peter and the Wolf, learn about musical instruments, and create masks of the characters in Peter and the Wolf. A great day for the whole family, strictly limited places available so make sure you register.

Bring your blanket/chair and your picnic lunch.

On Sunday 10 January 2021 at 11.00am, Balnarring Civic Reserve. Free event.

Registrations Essential. Go to www.peninsulafestival.com.au

## Studying in 2020!

#### Our scholarship recipients share their thoughts

"Overall, it has definitely been a 'character-shaping' experience to say the least. I've had to think outside the box with most projects, and try to find the balance between my home/social life and my university/study life."

#### **Taylor Johnson**

"Whilst I would have liked to get more of an on-campus experience, online uni has still been quite enjoyable. It did take a couple of weeks to navigate my way around the content, but the Unit Chairs and lecturers were very organised and patient with us and our multiple daily panic emails! Not driving two-plus hours a day to get to uni has been a bonus!" **Jemma Taylor** 

## Goodbye to two of our valued staff

Over the past four weeks, we have bid farewell to Customer Service Officers Joanne Albress and Tracey Cullum, who have looked after our customers in a professional and dedicated manner for four and five and-a-half years respectively. We will miss their smiles and enthusiasm, but wish them both well as they take up other opportunities. Stay tuned for details of new appointments in the branch as they take place.



Jo, Tracey and Heather at our recent Christmas party.



## Our community

We place our customers and our community at the core of our business. Our profits are invested back into the community that has generated them via grants, scholarships and sponsorships. So when you move your banking to Community

Bank Balnarring & District you'll have access to great banking, premium customer service and a deeper satisfaction knowing your banking is making a real difference.

BANK

Your banking has allowed us to achieve these wonderful things in our community.

#### Balnarring Junior Cricketers

We sponsored the **Balnarring Junior** Cricket Academy which provided professional coaching for the Norm Jardine Under 18 team and Junior cricketers.





#### BPS Drums

Summer, Oli, Megan, Orlando and Tom enjoying their new Samba drums at Balnarring Primary school.

#### Somers defibrillator

Ron Kempster from our Board together with Gerry Lewis, President of the Somers Residents Association, installing a defibrillator outside Somers General Store.

#### Balnarring Tennis club

We funded the new carpet at the Balnarring Tennis Club. It's been a real hit!





 Flinders Cricket Club We funded the Flinders Cricket Clubs synthetic pitch extension.

### Bittern CFA

Bittern CFA members with their new defibrillator and other equipment proudly funded by your **Community Bank** Balnarring & District.



## Talk to us today

#### **Community Bank**

**Balnarring & District** 

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

#### **P** 5983 5543

E balnarringmailbox@bendigobank.com.au bendigobank.com.au/balnarring



(f) /BalnarringCommunityBank

(O) /bendigocb\_balnarringdistrict



#### We're open:

9.30am - 2.30pm Monday to Friday until further notice. Any updates will be on the website.

Greg Hood Branch Manager

#### Directors

Heather Goddard (Chair), Chris Gurney (Treasurer), Mark Laughton, Ron Kempster, Stuart Whiteley, Pam Ford, Kym Bridgford, Michael Treadwell, Sarah Moran, Mark Holland. Company Secretary: Mel Symes

Balnarring & District Community Services Ltd Shop 28, Shopping Village, 3050 Frankston-Flinders Road, Balnarring VIC 3926 ABN 00 127 842 059

