

Christmas  
2023

# Newsletter

Community Bank · Balnarring & District



## From our Branch Manager



The end of the year brings no greater joy than the opportunity to express how grateful we are for the support of our customers and community partners.

Happy holidays to all and may your new year be filled with happiness and success.

I have enjoyed getting out and meeting members of our local community groups and look forward to catching up with customers and more groups in 2024, as we continue to deliver exceptional banking that creates positive impacts in our communities.

An important reminder about keeping you and your family safe online at this time of year.

Scams cost Australian consumers, businesses and the economy hundreds of millions of dollars each year and cause serious emotional harm to victims and families. The Bendigo Bank website has lots of great information on how to spot the latest scams, keep your identity safe, and protect your family and business. Learn more at [www.bendigobank.com.au/security](http://www.bendigobank.com.au/security)

**Mark Butler**  
Branch Manager

## Giving students an exciting option at school

Community Bank Balnarring & District is proud of our growing relationship with Western Port Secondary College, because we truly care about helping young people have the best possible chance to excel and realise their dreams and aspirations.

But rather than us telling you more, we would rather the Principal, Chris Quinn, told you all about our support for this exciting project.



*Thank you very much for helping us with the official opening of our sensory playground on Friday, 10 November.*

*This playground was a legacy project driven by our CARE captains Ellie and Madison, who started planning it in August 2022 and one of the highlights of the official opening was having them there to share in the moment that their ideas for improvements to student experiences at our school were brought to life. We are a proud school where every student is known and has a place in our community and Ellie and Madison's project helps build on the sense of pride our students have to members of the Western Port Secondary College community.*

*It is through the kind and generous support of the Community Bank Balnarring & District that Ellie and Madison's legacy project has been realised. It has been an instant hit for our students and for that, we thank you!*

*Thanks again for your support of our school and students.*

**Chris Quinn, Principal**

We are also pleased to further invest in the education of local young people with the signing of our 2023 Scholarship Agreement with the school.

This will see a further four scholarships for senior school students, bringing to twelve the number of scholarships we currently fund to assist these students to reach their potential.



## Talk to our Home Lending Specialist

If you or a family member are in the market for a home loan, or are keen to review your current loan and discuss possible options, don't hesitate to contact our experienced Home Lending Specialist, Heidi Dart.

Our competitive rates, simplified home loan products, and personalised customer service are just some of the reasons why our customers choose to bank with us. So, call into the branch or ring on (03) 5983 5543 and make an appointment to chat to Heidi.



## Time for a home loan health check!

With the current cost of living, there's never been a better time to review your home loan.

We'll look at your rate, term, repayments, and equity, giving your loan a full check-up to make sure it's still right for you and your current needs.

**Enquire online at [bendigobank.com.au/healthcheck](https://www.bendigobank.com.au/healthcheck) or call your nearest branch on 03 5983 5543.**

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\*Roy Morgan Single Source (Australia), May 2023. All loans are subject to the bank's normal lending criteria. Fees, charges, terms and conditions apply. Please consider your situation and read the Terms and Conditions, available online at [www.bendigobank.com.au](https://www.bendigobank.com.au) or upon request from any Bendigo Bank branch, before making a decision. Bendigo and Adelaide Bank Limited ABN 11 068 049 178 AFSL 237879 (1676698-1734981) (05/22) OUT\_33591582, 07/12/2023

## Congratulations

Congratulations to Amelia from colleagues and Directors on her promotion to the position of Customer Relationship Officer.

As a valued member of our customer service team, Amelia will now work with Glenys and continue to build on the strong connections she already has with many of our customers and the wider community, providing advice and solutions that meet people's needs.



## A fond farewell

The end of September saw us wish all the best to Kaylah, as she travels and explores other options. It has been an absolute pleasure having Kaylah as part of our Community Bank branch and staff and Directors would like to thank her for the wonderful work she has done. And what an amazing cake Amelia made for Kaylah.



Kaylah and her amazing farewell cake.



# Better banking. Big impact.

Let some of our groups tell you about the positive impacts your great banking has created.

## Saltbush

Our accessible pedestrian entry is the new, welcoming face of Saltbush, Balnarring Beach. The blackbutt timber fence provides visibility into Saltbush, connecting our service with the community. Pathways are wide to accommodate people walking side-by-side or using mobility supports. The natural materials and indigenous plants reflect the beautiful Mornington Peninsula and align with our principles of connecting those who stay at Saltbush to nature.

Generously supported by Community Bank Balnarring & District, the new entry will have a lasting impact on Saltbush, our guests and the community.



Directors Ron and Susan with Saltbush Board members Keeley Hille, Charles Reis, Phillip Steele and CEO Rachel Connor.

COMMUNITY  
\$3.2 million  
INVESTMENT

## RDA Mornington Carriage Driving

Community Bank Balnarring & District has been an incredible support to the Mornington Carriage Driving for the Disabled program since 2010, from the purchase of specially trained horses, harness and hay, to function expenses, first aid courses and more. We have always found the bank so approachable and willing to help where and when they can.

They have always encouraged us in every aspect of what we do and that means a lot to our volunteers and the families we support. We also love having Piggy visit!



From top: RDA Mornington Carriage Driving charity night. Nathan and Ros caught up with Piggy at the RDA Charity Night fund-raiser. Piggy visits RDA Mornington Carriage Driving.



## Somers Tennis Club

Our Community Bank continues to be a strong and important supporter of Somers Tennis Club. This year they have contributed funds towards the resurfacing of two of our tennis courts, improving the playing conditions for competition and social tennis for members and visitors. Thank you, Community Bank Balnarring & District for your ongoing support of the Somers Tennis Club.

Mark with Club President, Charlie Alsop and Secretary, Louise Adams.



## Western Port Community Support

Funding provided towards our Housing and Homelessness Program has ensured critical and responsive housing support is available to those who are either homeless or facing homelessness in the Western Port region. The program relies on community and philanthropic funding and in the past 12 months has supported 82 acutely homeless clients and 89 individuals or families from becoming homeless and falling into the crisis system. Funding for this program from Community Bank Balnarring & District over the past three years has allowed us to make a positive impact upon our most vulnerable and disadvantaged community.



Our broader community has again generously donated toys for the WPCS Christmas Giving Program for 300 local families. The Community Bank also contributed funds for the purchase of groceries for Christmas hampers.



## MP Koala Conservation

Community Bank Balnarring & District's generous contribution towards our Koala Conservation project has assisted us to plant over 25,000 indigenous trees and shrubs across the Mornington Peninsula in 2023. Our goal is to create a Koala biolink by planting Koala food trees and connecting existing sections of Koala habitat. To achieve this goal, we need ongoing funding to purchase and plant trees and the bank's support has allowed us to continue our multi-year project increasing and restoring habitat for Koalas and other local fauna within their district.



Director Andrew Thomas, with President Dirk Jensen at the group's Christmas celebration.



## Balnarring Picnic Racing Club

Those attending the Balnarring Picnic Races now have a new area from which to watch the races, thanks to funds provided by Community Bank Balnarring & District. This investment has allowed the Club to lay synthetic grass in the Bendigo Bank Picnic Paddock area, where racegoers can sit at picnic tables, shaded by umbrellas, also funded by our Community Bank.

The synthetic grass provides an all-weather surface, allowing the area to be used at all times. The Club is most appreciative of the ongoing support of Community Bank Balnarring & District.

## Flinders Golf Club

It has been an absolute pleasure partnering with Community Bank Balnarring & District throughout the year. The bank has been a hole sponsor at Flinders Golf Club for many years, but this year we took on a community focussed project to build an Environmental Wash Down Bay, a large-scale facility which Flinders could not have managed without the support of our Community Bank. Many thanks to all the team and wishing you all a safe and merry Christmas.



## Friends of Coolart

Our volunteers work hard to raise funds for this beautiful historical property. Community Bank Balnarring & District recently funded a public access defibrillator, now located at the entrance to the property. They also support our annual free Coolart Community Picnic. Thanks for your ongoing support.



New defib with Treasurer Andrew Giles.

## Balnarring Tennis Club



Balnarring Tennis Club members are absolutely delighted with the new umbrellas funded by Community Bank Balnarring & District and installed around the grounds of our tennis club! Our junior competition, Mid-Week Ladies, social tennis teams and spectators will now have shelter from the harsh summer sun throughout the warmer months. We are so grateful for continued bank support.



Mark joined Club President Sarah Shepherd and club members for their Christmas lunch.

## Balnarring Community Child Care

Balnarring Community Child Care would like to express our gratitude to Community Bank Balnarring & District for the ongoing support they provide. With recent sponsorship from the bank, we have been able to replace our three large shade sails to provide children with shelter outdoors. The funds have also allowed us to have two rain water tanks installed, which will enrich outdoor water play experiences and provide children with opportunities to learn about caring for our environment and sustainability.





# Supporting our local CFA brigades

Your Community Bank understands the importance of the vital work our many CFA volunteers undertake to protect our communities, keeping us safe by providing fire and other emergency services. We have strong relationships with our local brigades and are delighted that your banking enables us to continue supporting them and help fund a range of resources.

All CFA brigades rely on community funding to help support their operations. Over the past twelve months your banking has seen us reinvest more than \$57,000 in local brigades, so our customers can feel very proud of their choice of bank as we approach another summer fire season.

## Bittern Fire Brigade

As volunteers, CFA members are not paid for their service, but this volunteering does incur costs. Our support to fund dress uniforms for brigade members meant all 32 now have a full set for those occasions on which this is required, allowing them to feel a sense of pride in their commitment to their brigade and their community.



## Somers Fire Brigade

In December 2022, your Community Bank contributed significant funds towards the cost of a new Tanker for the brigade. This tanker will provide enhanced crew protection, extra water storage and modern fire-fighting equipment as members continue to support their local community, other Peninsula brigades and communities across the state.



## Balnarring Fire Brigade

Emergency situations may require access to buildings or vehicles to extinguish fires or rescue people. If time permits, gaining access without damaging property may be possible as long as appropriate tools are available. By funding the purchase of a range of battery-powered tools, we have enabled members to work safely and effectively.

Some of these tools were used to rescue a young child from playground equipment soon after they were acquired. Another win-win because you bank with us.



## Shoreham Fire Brigade

To enable training in all weather over a greater area and to allow the use of their new, heavier tanker in the pump training area, the brigade needed to extend the hardstand area around the station.

Without the capacity to train members effectively, brigades are less able to attract new volunteers and keep those volunteers and their communities safe, so your Community Bank was pleased to cover the costs of these works.



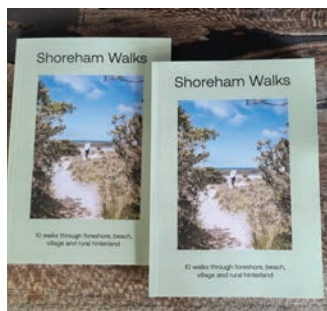
Tony Wain, Captain Shoreham Fire Brigade receives funds for the hardstand area.



Let's celebrate more of the great results the community support created by your banking has recently achieved.



▲ The All-Terrain Vehicle we funded has become a vital piece of equipment as Merricks Coolart Catchment Landcare group begins the exciting work of revegetating 30 acres of former pasture in Balnarring. This land is the rear section of the Presentation Sisters property and borders Merricks Creek, so will provide significant additional habitat for local fauna and flora.



▲ Shoreham Community Association has produced a book of 12 walks in and around Shoreham, showcasing foreshore, village and rural areas, history, the natural environment and Shoreham today. We were pleased to contribute \$5,000 to this initiative.



▲ Your Community Bank recently funded a set of saddle blankets and updated equipment to better enable RDA Peninsula volunteers to assist people with disabilities enjoy the challenge and sense of achievement participating in equestrian activities brings.

## Talk to us today



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 /communitybankbalnarringanddistrict

 /communitybankbalnarring

### We're open:

9.30am - 4.00pm Monday to Thursday

9.30am - 5.00pm Friday

### Directors

Heather Goddard (Chair), Chris Gurney (Treasurer),  
Mark Laughton, Ron Kempster, Stuart Whiteley,  
Pam Ford, Kym Bridgford, Sarah Moran, Susan  
Beanland, Andrew Thomas. Michele Sabto  
Company Secretary: Ken Brown

Balnarring & District Community Services Limited  
ABN 84 127 842 059



► Directors Sarah and Andrew were delighted to join Flinders District Lions Club President Monica Holland and others for the club's annual Pink Ribbon fund-raising event in November.

◀ Friends of Fenton Hall aims to restore this historical hall to its origins as an educational, artistic and social hub for local and extended communities. We were delighted to invest \$8,000 seed funding at the launch of the group's fund-raising campaign.



▲ Glenys and Kaylah enjoyed a delicious lunch at St. Joseph's Primary School student-run 'Joey's Café', which operates every second Friday for guests from the school and wider communities. We invested \$7,500 to fund the refurbishment of the school's community garden, which supports the café and provides many learning opportunities.

## Scam alerts

Identify and protect yourself from common scams. View the latest scam alerts on the Bendigo Bank website at

[www.bendigobank.com.au/security/scams/alerts/](http://www.bendigobank.com.au/security/scams/alerts/)