

# Merry Christmas

Summer  
2025-26

## Newsletter

Community Bank · Balnarring & District



### From our branch manager Mark Butler



Season's greetings from Community Bank Balnarring & District. As the holiday season approaches, we extend our warmest thanks for your incredible support throughout the year. Your loyalty has been the cornerstone of our success, allowing us to provide excellent

service to our valued customers and welcome many new faces seeking a more personal and reliable banking experience. We're incredibly proud to offer a comprehensive range of banking solutions tailored to the unique needs of our community.

We understand the importance of accessible, reliable banking, especially as other institutions have scaled back services locally. Our commitment to serving you remains unwavering. Switching to Bendigo Bank is surprisingly straightforward and our friendly team is here to guide you every step of the way, making the transition seamless and stress-free. Contact us today to learn more and discover the difference in local banking, which is about much more than transactions – it's about building strong, lasting relationships within our community.

And to help ensure a safe and secure holiday season, please remember to be vigilant against online scams. For helpful security advice and tips to protect your information, visit [www.bendigobank.com.au/security](http://www.bendigobank.com.au/security).

Wishing you a Merry Christmas and a prosperous, healthy New Year!

**Mark Butler**  
Branch Manager

### Congratulations to our amazing branch team



At the annual Regional Awards Night on 9 October, Mark and his team again won the Operational Excellence Award. Winning this award two years in a row is a wonderful achievement and says much about the commitment of our branch staff to the level of care, professionalism and expertise with which they continue to look after our customers and community. We are extremely proud of them.

#### 2025 AGM

Our 2025 AGM was a great opportunity for shareholders, directors and staff to celebrate yet another successful year and reaching the massive milestone of \$4 million returned to our communities.



Our 2025 Community Impact Strategy commits Community Bank Balnarring & District to being a substantial, sustainable community-built business that contributes to community prosperity.

Let's explore our five community impact priorities, as we share wonderful stories of our valuable partnerships with so many community groups.

## Community Connections and Resilience

Partnering with community groups to strengthen and grow services, facilities and opportunities for greater participation.

### Keeping our community active and healthy



Above: Somers Tennis Club 2025 AGM

Our local tennis clubs provide endless opportunities for community members, from youngsters learning the game to older, more experienced players, to get involved in team or individual games and socialise. We have invested in Somers and Balnarring Tennis Clubs since our early days, then added Shoreham and now Flinders clubs to our 'team'.



### Local CFA brigades

Community Bank Balnarring & District has very proudly supported the vital work of our 5 local CFA brigades over many years. The many dedicated community volunteers of Bittern, Somers, Balnarring, Shoreham and Flinders brigades keep their communities safe and assist in emergencies, so we owe them a huge vote of thanks. Thank you also to our customers, whose banking makes our support possible.

### St John's Flinders C Shell development

St John's Flinders has been a vital hub for high quality musical recitals in our district for many years and now the C Shell project's exciting addition of a covered outdoor stage attached to the hall and a new storage shed, will greatly enhance the range of performance possibilities. Another local initiative supported by your bank.



### The Bridge Magazine

Your Community Bank has supported the production of this valuable community publication since its early days. It is a perfect example of what a small group of dedicated and determined locals, with the right support, can do to create greater levels of communication and engagement across their community.



### Friends of Coolart Picnic

Community Bank Balnarring & District has proudly supported the popular Friends of Coolart annual Picnic Day for many years. This year saw a Shire display on helping local events cut waste, along with the usual wide range of entertainment for all. What a great job the Friends group does protecting this beautiful historical site and we are thrilled to assist.

### Balnarring Football Club - Senior Women's team

Community Bank Balnarring & District was delighted to be a founding partner for this team in season 2025 and we happily sponsored the costs of setting up the club, created by the demand from young women wanting to transition into senior football from the Balnarring Junior Football Club, which we have also supported for many years.

The club encourages women aged 16-45 to play and enjoy the game in an environment where everyone is safe, comfortable, supported and happy, which is clearly working well as the team is the 2025 Division 2 Women's Premiers. Well done indeed!



### RU OK at Somers Primary School

RU OK is a conversation that could change a life. Community Bank Balnarring & District has been very proud indeed to recently fund RU OK early intervention backpack for life workshops at Crib Point, Bittern and Somers Primary Schools.

These workshops build mental health literacy and resilience in students and equip them with a mental health toolkit. Our customers' banking creates these positive impacts in our communities.





## Community Café Corner at St Marks, Balnarring

As our Community Bank considered its investment priorities, it became obvious that Balnarring lacked opportunities for people to get together to socialise, chat and join in various activities, in an informal setting that did not involve meetings, committees or ongoing commitments. The demise of the local Senior Citizens Club some years ago had certainly left a significant 'hole' for many.

So, a wonderful new partnership with St Marks, Balnarring in May saw the creation of Community Café Corner, which provides exactly these opportunities every second Wednesday, with volunteers from St. Marks running the sessions and financial and organisational support from our Community Bank. It has been a great success and we look forward to it continuing into 2026.



## Saltbush kitchen project

Saltbush Balnarring Beach is a not-for-profit, charitable organisation that offers the sanctuary of respite accommodation in a beautiful, natural environment.

They support individuals and families facing hardship, providing a space to rest, recharge, and regain the strength needed to navigate life's challenges and our Community Bank has proudly supported their valuable work since 2011.

The most recent project saw us fund the purchase of flat pack kitchens for each of their six cottages, three of which have now been installed, providing guests with even better facilities. This funding initiated the most impressive community partnerships, with local tradespeople, business owners and others volunteering to remove the old kitchens and instal the new ones. A very real demonstration of the power of Community Banking and a community that cares coming together to create a huge impact. We look forward to the next three kitchens going in.



## Social Inclusion

Increased wellbeing in our communities, with a particular focus on the elderly, those with a disability and young families.

## Cycling Without Age



This not-for-profit charity allows those no longer able to ride themselves to connect with their community and enjoy the outdoors, by providing rides on trishaw e-bikes, piloted by local volunteers. We proudly support the local chapter of the group and funded recurrent overhead costs, equipment purchases, maintenance and insurance for 2025/26.

This has become another much-enjoyed community partnership between the volunteers, Arcare, our Community Bank and now the Community Café Corner.

## Lila's big swim for Epilepsy

Melinda Symes, our Community Engagement Officer, donated her \$1,500 Staff Community Grant to 12-year-old local Lila Wadelton's fundraising for the Step 4 Epilepsy Action challenge, which saw her swim the height of Mt Everest – 8,849 metres (360 laps), in one go.

Lila was diagnosed with epilepsy at age 5 and since then has continued to prove her doctors wrong, even being able to swim again. What a legend!



## Environment

Protect and enhance the district's natural environment, with a focus on biodiversity and nature positive land use.

### Shrink your environmental impact by recycling

Inspired by the Somers Residents' Association and their recycling initiatives, we have partnered with them and the innovative Australian company Banish to help locals recycle tricky to recycle household items, such as blister packs, toothbrushes and beauty products.

Join us and drop your tricky items in the BRAD box in our branch. They are then packaged without any plastic and returned to Banish via a carbon neutral delivery service, where they are properly processed into usable items, instead of ending up in landfill.

So – get collecting and recycling and also think about supporting our valuable work by becoming one of our many happy customers, all of whom are making a big difference in their communities through their banking.



### Sashiko and Boro – the Japanese philosophy of 'mottainai' or 'waste not, want not'

As part of our commitment to the environment, our Community Bank ran a fascinating workshop to introduce these ancient Japanese mending techniques to twelve of our wonderful customers and supporters.

Sashiko, a traditional Japanese form of decorative reinforcement stitching and Boro, the art of mending and patching, are not just techniques; they are a way to connect with history, sustainability, and creativity and just as importantly, to mend and cherish resources, rather than seeing them end up in landfill.

Leanne from Kimono House was a patient and skilled instructor and left everyone wanting to learn more!



### Merricks Coolart Catchment Landcare Group and Saltbush revegetation project

Over the past two years, Merricks Coolart Catchment Landcare group has partnered with Saltbush to revegetate 30 acres of former pasture land at the back of the property, creating a significant area of new habitat for local flora and fauna, which will be protected into the future. Over 7,000 indigenous plants have gone in over this time.

This unique project has been a wonderful example of a community partnership between these two groups, local volunteers, government agencies and our Community Bank, which has supported the vital environmental work of the Landcare group since 2019 and has contributed significant funds and resources to this special project.



### Mornington Peninsula Koala Conservation

Our Lending Specialist, Delwyn chose this group for her Staff Community Grants donation, as they do remarkable work improving and creating Koala habitat and corridors across our district. Belinda Eden, a local hero and passionate protector of Koalas, received the cheque from Delwyn.

Our Community Bank continues to invest in the group's vital work.



## Follow us



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[instagram.com/communitybankbalnarring](https://instagram.com/communitybankbalnarring)



## Bittern Primary School laptops

From the Principal, Sally Herbert:

*"In October, our students were presented with their new computers, funded by Community Bank Balnarring and District. This enabled us to update our computer fleet and provide students with the latest technology to assist their learning. They will be utilised by all students and housed in our ICT lab, which has been set up as a collaborative learning hub.*

*We are extremely grateful to the Community Bank for their continued commitment to our local community and for investing in the education of our students. Their generosity will have a lasting impact through the opportunities we can provide to every learner. Thank you for helping us create a brighter, more connected future for our students."*



## Education

Support education and training opportunities across our district

## Western Port Secondary College awards achievement

Community Bank Balnarring & District established a partnership with the College in 2021, funding three scholarships for students as they go through Years 10, 11 and 12, then again 2022, 2023, 2024 and now 2025. We also contribute to a range of facilities and programs in the school, because we know that education is the key to the future for young people.

At the 2025 Victorian Education Excellence Awards on October 25, the College won each of the three awards in which they were finalists:

- Outstanding Secondary Principal of the Year
- Outstanding School Improvement Award
- Outstanding Koorie Education Award (KELiS team)

There is something truly special happening at the school and we are extremely proud to be a small part of it and congratulate staff and students.



Above: Glenys presents her Staff Community Grant to Assistant Principal Xavier McLaurin for the school's Elevate program  
Right: Melinda presents a native tree to Principal Chris Quinn as our Community Bank's recognition of the school's 2025 Awards achievements.



## St Joseph's Primary School STEM event

At St. Josephs, science is an area of excellence, with STEM learning a high priority for many years and the school winning both state and national awards.

In September, St Josephs ran a STEM MAD (making a difference) day at the school for 100 Years 5/6 students from across the Peninsula. Students from these schools designed and created, using 3D tools, then presented on the day, something that would make a difference to the lives of others. Our Community Bank was delighted to support this initiative by funding the day and additional tools and supplies to support STEM learning.



## Somers Primary School Arts Fair 2025

Our Community Bank has been proud sponsors of the popular Somers Primary School's annual Arts Fair since 2010. This event is the school's major fund-raiser and finances many vital resources for students, as well as providing opportunities for local artists to sell their work.

Again, this year we were Platinum Sponsors and funded the Emerging Artist awards, which encourages the school's young artists.



## Balnarring Bush Food Garden

Yet another amazing partnership supported by your Community Bank. Merricks Coolart Catchment Landcare group has worked with Balnarring Pre-school and Willum Warrain Aboriginal Bush Nursery to create the Balnarring Bush Food Garden, adjacent to the kinder. This garden has just been officially opened and showcases some of the many Bunurong bush foods that our First Peoples nurtured and harvested and allows all of us to learn more about both their history and our amazing natural environment.



## Tales of partnerships and mutual support

### Western Port Community Support Housing Program



#### Housing & Homelessness

Improve housing opportunities and support services for our district's most vulnerable

The housing crisis continues and we know the vital role that Western Port Community Support plays in supporting clients of all ages who need to access the essential programs and assistance they provide.

Since 2021, Community Bank Balnarring & District has contributed \$130,000 towards the salaries of the Centre's Housing Support Program Caseworkers.

We are certain that this absolutely necessary investment will continue and we look forward to continuing to making a difference in this important area of community wellbeing.

Each year since 2022, we have been a collection point for the WPCS Christmas Giving Program and we encourage customers and locals to make donations of new toys to our Christmas tree collection, to ensure that disadvantaged families and their children do not go without. This program provides 300 food and toy hampers to community members in the Western Port region and helps with the financial burden that this special time far too frequently brings.

In another amazing partnership, Western Port Writes collaborated with the Coolart Community Garden team on their recent Open Garden Day, which raised funds to extend the garden. Produce from this garden is donated to Western Port Community Support, for their Emergency Relief service. On and on it goes!

### Talk to us today



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#### 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, Kym Bridgford, Sarah Moran, Susan Beanland, Andrew Thomas, Michele Sabto, Michael Treadwell, Emma Connell. Community Engagement Officer: Melinda Symes, Company Secretary: Ken Brown

Balnarring & District Community Services Limited  
ABN 84 127 842 059

### Julie Halpern – a true local hero

Since we have been part of the Christmas Giving Program, Julie, the owner of the beautiful Enchanted Child shop in Balnarring has supported the program by giving very generous 20% discounts on all toys purchased for the tree. Not only this, but Julie wraps and delivers to the branch any toys that are purchased online.

This will be Julie's last Christmas in the Village after seventeen years, so we would like to acknowledge her community spirit and for being such a wonderful source of children's gifts. We will miss you, Julie.



### 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/)