



Winter
2022

Newsletter

Community Bank · Balnarring & District



Making good things happen for the past 14 years

On 13 June 2008 a new type of bank opened in Balnarring – a Community Bank branch.

It was a brave move by a committed group of locals who had undertaken a vast amount of work and with others, then became shareholders to establish our Community Bank. Fourteen years and \$2.1 million invested in local projects and programs later, our communities thank those people for their vision and determination to make a difference.

Every day our customers help change lives simply by banking with us. Their home loans, personal loans, business banking and credit cards continue to create the profits we invest to support our many community groups and help build community facilities and fund schools, CFA brigades, sporting clubs, arts events and opportunities for those with a disability.

Our birthday party on 10 June celebrated what community banking is all about and recognised a few of those special people who made our Community Bank Balnarring possible. The Mornington Peninsula Koala Conservation group joined with us to provide presents for our environment and Koala population, by giving away indigenous plants for gardens.

It was wonderful to have Harold Weber, Val and Max Burleigh and Derryck Rees join Branch Manager Greg Hood, staff and current Directors for the cake cutting in our lovely new branch. We have much to celebrate and look forward to as we work to grow the business so that we can return even more money to our communities from Bittern and Crib Point, across to Somers and down to Flinders.

Are you one of us?

If not and you would like to know that your banking is making a difference in your community, call into our branch and chat to our always-helpful staff about how easy it is to make the switch to a bank you can feel better about.



Director Chris Gurney distributing our Love Local cards to shoppers in the Village.



Greg Hood and Max Burley.

Branch Manager's report



Welcome to our July newsletter. It seems that each time we have a newsletter, the branch and our customers are still experiencing a range of consequences of the pandemic.

Having said that, the exciting move into our new branch premises has been a fantastic change. Since opening at the start of February, we have welcomed

many new customers and seen the growth of our business. This significant increase in customer numbers is no doubt due to the location of the branch, as it is now more visible to residents of Balnarring and surrounding areas.

Added to this, we have seen closures of other bank branches around us this year. People within our communities still want somewhere local to do their banking though and we are delighted to now provide that service for our new customers.

Opening our new site was strong evidence that Community Bank Balnarring & District is here to stay. We provide an opportunity to deal with a local bank that offers all products and services and sees the community in which customers live benefit from their banking.

Our community investment is now over \$2.1 million. As local groups and organisations return to holding more community events than has been possible over the past two years, our staff and Board members are looking forward to reconnecting with our community by supporting and participating in, these events.

A recent staff change saw Milly May leave the branch to take up an opportunity with another Bendigo Bank Community Bank, so we welcome Kaylah Jones to our team. Make sure you pop in, introduce yourself and say hello to Kaylah.

2022 has certainly been a busy time for staff and our Board of Directors. Opening our wonderful new premises and gaining new customers has had us all working hard.

I would like to acknowledge the work carried out behind the scenes by our eleven volunteer Board members, who work on strategies to ensure that our business continues to grow, maximising the funds we can return to our communities.

Switching your banking is not as difficult as you may think and one of our great staff members can show you just how easy it can be.

If you would like to be part of a Community Bank that is helping our communities to be even more successful, please call into the branch or ring us to discuss your requirements and how we can assist you.

Greg Hood
Branch Manager

Young Leader Award

Our Community Bank initiated the Young Leader Award in 2015 to celebrate the achievements of young people in our communities and since that time we have recognised the leadership, character and true community spirit of many recipients.

At the recent Point Leo Surf Life Saving Club Presentation

Night, Greg Hood presented Cassandra Merrigan and Matthew Callaghan with Young Leader Awards, recognising their work with younger members of the club. Both have actively engaged with Nippers to provide assistance, encouragement and support, whilst being role models to other members by volunteering and supporting lifesaving skills and education within the club. Our congratulations to both on their important contribution to this wonderful organisation.



Greg Hood with Matthew Callaghan.

Welcome to Kaylah Jones and farewell to Milly

On 24 June we said goodbye to Milly May, but had much pleasure in welcoming Kaylah Jones to our staff team. Kaylah is now one of the happy, helpful staff members who will greet our customers.

"I'm Kaylah, the new Customer Service Officer at Community Bank Balnarring. I've recently moved to the Mornington Peninsula after spending a few years in regional Victoria, but I was born and raised in Rosebud so it's good to be back home. I've been loving my time at the branch so far and am very thankful to both staff and customers for being so welcoming and patient while I learn. If I'm not working, you'll usually find me stuck in a good book and I've just started social netball with my cousins on the weekends. I haven't played any sport for a while so if anyone has some tips, I'd be greatly appreciative. I look forward to meeting everyone who stops by the branch."



Vital shareholder information

A large number of shareholders have not registered with our Share Registrar or provided current contact/bank details, resulting in dividend payments being withheld. Dividends not claimed within 12 months are forwarded to the State Revenue Office (SRO) as unclaimed monies. Since our first dividend was paid in 2013, a staggering \$7,583.97 has been transferred to the SRO as unclaimed monies!

It is a simple process to register your banking details online, however, if this is not possible, we are now providing hard copies of the form in the branch.

If you think you may have outstanding dividends, please take prompt action to update your banking details online, via registrydirect.com.au/login

If you have not yet registered:

- Contact our Share Registrar, AFS & Associates, to confirm your details and provide your email address to receive a registration email, or
- Call into the branch to complete the hard copy form and have your signature verified by a staff member, or
- Download a Shareholder details form via www.afsbendigo.com.au/shareholders/ and return to AFS Share Registry with a certified copy of your supporting ID documents.

Our amazing community partners



Chris, Georgia, Laura, Heather, Greg and Stephanie Exton of the Mornington Peninsula Foundation.

Mornington Peninsula Foundation & Western Port Community Support Centre Housing & Homelessness program

In the year ahead we will again fund the critically important role of Case Manager for the Housing and Homelessness Service at the outstanding Western Port Community Support Service in Hastings through the Mornington Peninsula Foundation.

Georgia Hourn, Executive Officer and Laura Sutton, Case Manager, and the team at the Centre do fantastic work in our local area. Since starting the service in 2018, they have supported over 500 individuals and their families.

The highly effective work of staff and volunteers at the Western Port Community Support Centre and their success in assisting so many people across our district inspired us to become involved in 2021 and it is with much pride that we build upon last year's investment to continue to making a difference in people's lives.

This investment further demonstrates the deep connection we have with our communities and is a great reminder of the good that banking locally can do. With lots of hard work and the support of our community, we aim to do even better.



Directors Ron and Susan and Manager Greg Hood, with Michelle and Belinda of the Koala Conservation group at a revegetation site in Somers.

Mornington Peninsula Koala Conservation

This group started in May 2019 when the local community realised the importance of preserving our local Koala population in the face of increasing habitat loss. Membership continues to increase and they are now well-established as a community conservation group.

The main goal is to create a Koala wildlife corridor connecting existing sections of Koala habitat across the Mornington Peninsula, which involves planting in existing Koala corridors on public and private land, encouraging Koalas out of urban areas with the many threats they face.

Over the past two years the group has been very busy in our district and your Community Bank has been delighted to support their activities and invest significant funds, which are used to purchase and plant the indigenous vegetation which creates the corridors. We congratulate the group on their wonderful achievements, as we know how important it is that we work together to protect our very special natural environment.

Merricks-Coolart Catchment Landcare Group



Catchment group members Murray Goddard and Tim Patkin checking growing trees

Yet another very active local group working to protect natural ecosystems and species across the catchment, with members from Balnarring, Balnarring Beach, Merricks, Merricks North, Somers and parts of Red Hill.

Their exciting Balnarring to Bay Biolink Project connecting remnant vegetation across public and private land to arrest the decline of native flora and fauna, starts at Balnarring Skate Park, adjoins Civic Court Reserve and Balbierooroo Wetlands, then travels to the mouth of the Merricks Creek at Somers.

Our bank has been very pleased to also support this group over the past three years and in 2021 made a major investment in the Biolink project, which sees the removal of the 240 pine wildings in the old railway reserve land behind Balnarring Hall and Civic Court Reserve to allow for revegetation with indigenous species to create habitat for native fauna species. This planting is already well underway.

We know our communities are determined to protect the natural environment of our area and we remain committed to supporting the great work of these local groups.

Western Port Secondary College Scholarships

Our Community Bank is committed to supporting young people and 2022 saw us fund three-year scholarships over Years 10, 11 and 12, for four students at Western Port Secondary College.

These dedicated students are using their scholarships to support their learning and reach their potential in ways which best suit their educational goals. Buying resources such as textbooks and stationery and extra items of school uniform, funding additional opportunities in areas of special interest such as instrumental lessons and purchasing items they may need to further these areas of interest and talent, all assist the students to achieve their dreams.

We know the value of education and are enormously grateful to our customers for choosing to bank with us and provide the income to invest in the future of these young people. You should be enormously proud of the very real difference that together, we are making.



Tristan gave a standout performance at the school's Winter Concert late last term.

The banking of our wonderful customers has also allowed us to support many other groups and projects



◀ Red Hill Show

We have proudly supported sections such as the Photography (left) and Heavy Horse (below) at the popular Red Hill Show since 2010.

Inset: Director Mark Laughton with Val Perkins, Judge for the Heavy Horse.



▲ St Johns Recital Series

St John's Flinders was packed to the rafters for the first concert in their 2022 recital series, performed by the Australian Chamber Choir. We have been the major sponsor of these world-class recitals since 2014.

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,
Pam Ford, Kym Bridgford, Michael Treadwell,
Sarah Moran, Susan Beanland, Andrew Thomas.
Company Secretary: Ken Brown

Balnarring & District Community Services Limited
ABN 84 127 842 059

► Tom Barr-Smith and Fight MND

Director Michael Treadwell with the amazing Tom Barr-Smith, who with his crew raised over \$202,000 for FIGHT MND, by driving his Porsche across the Simpson Desert or floating in a tinny down the Murray. Ventures and a cause we were honoured to support!



▲ Mornington Peninsula Shire's Youth Leadership Program

Peninsula Bendigo Bank branches have been proud to fund this annual program since 2016, providing young people with an opportunity to develop their confidence and leadership skills.

► Flinders District Lions Club Motoring Heritage Event

The 2022 Flinders Motoring Heritage Event raised \$40,000 for Peninsula Health and The Mornington Centre and we were delighted to again support this popular event.

