



Newsletter

Community Bank · Balnarring & District



From our branch manager Mark Butler



Our Tokens of Appreciation (TOA) program continues in full swing, with 19 local community groups already benefitting from your support. How is your preferred group's token collection progressing?

With a new round underway, now is the time to make your vote count. When you take out any banking product in our branch, you get to drop a token into your chosen group's box, helping them reach their goals. To learn more about the TOA program, simply ask one of our friendly team members.

While you support our community's financial well-being, it's the perfect moment to review your own. With recent interest rate changes and the rising cost of living, we want to ensure your banking is working hard for you.

We invite you to a complimentary banking review to discuss your financial goals. It's an ideal time to see how our great home loan deals compare with your current provider, as we love helping customers save money and own their homes sooner. We can also provide a no-obligation insurance comparison to ensure you and your assets are protected.

Book your free review with us today and let's build a stronger financial future together.

Mark Butler
Branch Manager

Staff media stars!

The Bendigo Bank social media team recently visited the branch for a 'shoot' to film a range of educational home loan and scam topics, along with some general community stories.

Clearly, we locals are not the only ones who think our staff team members are very special.



Customer Service Officer, Teah



Lending Specialist, Delwyn



Our commitment to protecting and enhancing our environment continues to grow

Banish

Did you know that just 14% of plastic gets recycled in Australia?

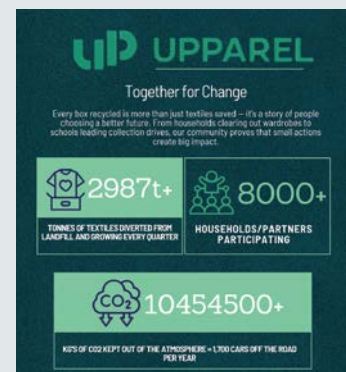
We're working with the innovative Australian company Banish to do better across our district by helping people to learn, take action and make a difference through the Banish Recycling and Diversion (BRAD) Program.

Get involved and join us by dropping your tricky to recycle plastic items in the BRAD box in our branch. These are then packaged without any plastic and returned to Banish via a carbon neutral delivery service, where they will be processed into usable items, instead of ending up in landfill.

Since November 2025, four mega boxes of recycling have seen 28.4kg of plastic items such as blister packs, toothbrushes and beauty products diverted from landfill. Check the box in our branch to see just how many more items you can keep out of landfill.

So, get recycling and also think about supporting our valuable work by becoming one of the many happy customers who are making a big difference through their banking by helping us to fund such programs.

Visit the Banish website at <https://banish.com.au/> to find out more.



Upparel partnership

Bendigo Bank and the Community Bank network transform old staff uniforms into other products.

Can you believe that over 200,000 tonnes of clothing end up in landfills around Australia every year?

Instead of letting out-of-date uniforms end up in landfill, our partnership with Upparel ensures this clothing is shredded and upcycled into filling for various products, including furniture.

Customers from all over Australia send textiles to Upparel. Damaged, worn out and stained clothing, or uniforms with official logos which can't be reused, are sorted into different categories depending on the suitable recycling channel.

These textiles are torn into a super fine fluffy fibre, which can be utilised to replace virgin polyester fill for cushions and stuffed toys. Upparel also compresses this fibre to create their revolutionary circular product, UPTex. This completely recycled and recyclable material can be used for packaging, signage, homewares, and more.

Items that are fit for wear are separated into categories, like men's tops, women's pants and kids' shoes. Upparel's policy sees charities, social enterprises and not-for-profits come to their warehouse and collect as much clothing as they need, returning anything that is unused free-of-charge.

All groups are vetted to ensure they are Australian-based and that the items provided will remain on-shore.

Our commitment to this partnership not only supports environmental sustainability, but also reflects our bank's dedication to long-term strategies for a sustainable future. Discover more about Upparel at <https://upparel.com.au/our-process/>

Friends of French Island

A new and exciting partnership saw our Community Bank provide funds for the Friends of French Island to set up a digital archive with a cloud server to store important data about the ecology of the Island.

This voluntary conservation group supports French Island National Park and French Island Marine National Park and has been collecting ecological data for over 40 years. The data will be an important record of long-term conservation actions undertaken by the dedicated Friends group within Victoria's only island national park.

Volunteers come from across Victoria to participate in citizen-science monitoring of threatened plants and animals in a park setting, enabling sensitively managed contact with nature and the health benefits this brings to participants as well as the environment.

Data in the digital archive will be invaluable to land managers and the state government to ensure this area of natural heritage is appropriately conserved into the future.

We are delighted to support such vital environmental monitoring and congratulate the Friends of French Island on their commitment to this special place.





Better banking. Big local impact.

Tokens of Appreciation

Our Tokens of Appreciation program started in 2023 to enable customers to be part of the decision-making about where the profits and community impact generated by their banking were locally distributed.

When customers take a selected product with the branch, they allocate tokens to a community group of their choice. These tokens are counted and a value allocated to each every six months, with total amounts distributed to the nominated groups at a function in the branch.

Clubs are able to maximise their returns by reminding members to nominate their club when next opening an account with our branch. \$32,000 has now been distributed to participating groups, providing valuable additional funds to benefit their members.

All community groups or organisations that bank with Community Bank Balnarring & District are eligible to participate in this initiative, which complements our other community investment programs. Is your community organisation participating? If not, why not talk to our branch staff about being involved?

Top 5 recipients for Round 4

We are thrilled that our customers are now able to choose which groups to support, as we can't imagine a better way of demonstrating the impact their banking has across their communities.



There is clearly lots of well-deserved support for local CFA brigades across our community. Balnarring CFA was the most supported group this time, receiving \$1,235, with a total of \$5,755 since the program started.



Somers CFA is building support and tied for second spot in this round, receiving \$941, a total of \$1,901.



Merricks Coolart Catchment Landcare is another well-supported local group which continues to undertake vital revegetation and habitat protection work. Tying for second place, they also received \$941, with a total of \$3,843 so far.



Fantastic to see Bittern CFA in equal third place this round, receiving \$529, a total to date of \$733. Our local CFA volunteers are such a vital part of keeping our communities safe and these extra funds will support their work.



Emu Plains is a local institution, with the volunteer committee continuing to provide wonderful events at the ever-popular reserve. They also received \$529 to use to improve facilities at the grounds, a total of \$1,844.

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Better banking. Big local impact.

Celebrating the great things the better banking of our customers does for their communities.



Crib Point Junior Netball team – Teah

Our Customer Service Officer, Teah, chose to donate her \$1500 Staff Community Grant to Crib Point Junior Netball Club.

Teah has seen first-hand the impact this club has on young players and their families, so she wanted to recognise the important role it plays in the local community.

This donation will help fund new equipment and essential repairs and assist the club to continue to grow, whilst upgrading facilities for other groups that play and train there. We are proud to support clubs like this, which keep kids in the local community active, engaged and connected through sport.

Western Port Community Support

Housing and homelessness remains one of our five community priorities, so we are very proud indeed to continue our investment in Western Port Community Support's Housing Support Program for the sixth successive year.

The huge difference that Western Port Community Support makes to the lives of so many people across our district inspired us to become involved in 2021 and this year we were delighted to increase our contribution towards their vital work to \$44,000.

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



Georgia Hourn, Executive Officer and Chloe, Housing Support Program Caseworker with Melinda Symes, our Community Engagement Officer.



Community Café Corner

The Community Café Corner happens every second Wednesday morning at St Mark's Church, Balnarring, providing a welcoming spot where locals can meet others, sit, chat, knit, get involved in a game or art activity or volunteer.

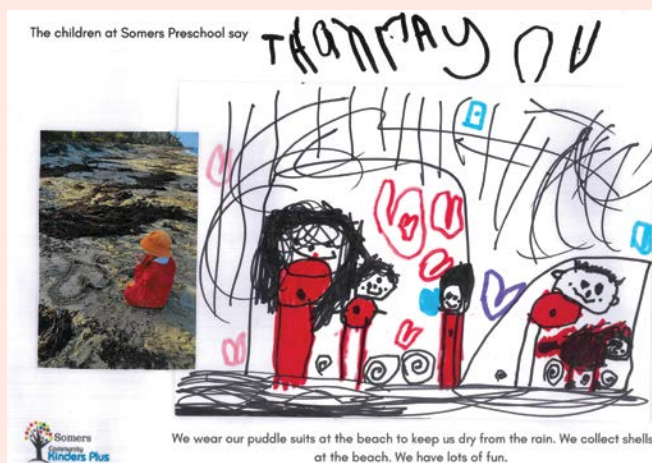
This highly successful partnership between St Mark's and our Community Bank has seen many locals enjoy social time and a laugh with others over a cuppa.

Our thanks to Reverend Keiron Jones and the many volunteers with whom we have worked to create this friendly and relaxed space. This is what real community looks like – doing things together.

Somers Pre-school

Receiving this beautiful poster was such a lovely thank you from Somers Pre-school for the funding we provided to purchase puddle suits for their students.

Another very special example of the many ways in which the banking of our wonderful customers makes such a difference to so many across our communities.





Better banking. Big local impact.

What a busy bunch they are in Flinders and we are thrilled to support the many exciting events, projects and activities happening there.



Flinders Outdoor Gym

"What a wonderful afternoon we shared in Flinders with the Community Bank team as we celebrated the opening of the new Community Outdoor Gym in the park. We were thrilled to welcome more than 80 people and are incredibly grateful for the amazing community support. Even better, the gym is already being enjoyed every day.

In his opening address Chris Jaeger talked about Blue Zones around the world. These are communities where people live healthier for longer. Let's make a Flinders Blue Zone by adopting longevity principles and encouraging the use of our new gym to which the bank has given so generously.

We would also like to thank the Community Bank for your very generous support of the project from the very beginning."

Maxine Cooper, President Flinders Community Association



Community Bank team - Jamie, Finn, Mark and Cam.



Motoring Heritage - Best Vintage car winner

Flinders District Lions Club

This year the ever-busy Lions Club of Flinders District directed funds raised by the club's two annual major fund-raising events to two important school-based projects – the Young Elevate Program with its primary school focus and the Family Support Program run by Western Port Community Support.

The 38th Flinders Lions Charity Golf Day was a resounding success despite the drizzle and our Community Bank team finished in third place. We were absolutely delighted to again participate and invest in, this popular event.

The 10th Flinders Motoring Heritage event, held on Easter Sunday, was another huge success and has grown each year to now have some 200 vehicles and over 2,000 visitors. Classic, veteran, vintage and neo-classic motorcars were once again displayed around the village of Flinders. Another initiative we were again pleased to support.

Our congratulations to Flinders District Lions Club for the significant contribution members make to the wellbeing and health of local young people and their parents and caregivers.



Balnarring Junior Football Club

Our Community Bank has supported Balnarring Junior Football Club over many years. We were delighted to recently fund new barrier goal post netting at the bushland end of the club's ground with a significant contribution.

This is a major safety upgrade for the club and all who use the oval. Another example of our bank's commitment to sport, particularly for young people, across our communities.

Flinders Recitals

Your Community Bank has proudly supported the St John's Flinders Recital Series, held in what is an ideal recital venue – intimate and acoustically impressive, since 2016.

The sold-out performance by Melbourne Opera on 7 June celebrated the 100th performance in this program. How lucky residents are to have had such easy access to top class performances by countless professional musicians from around Australia and the world over many years, so thank you.



Every community has those special people who go above and beyond and we are no different!

Wildlife rescue heroes – Jennie Bryant and Belinda Eden

World Environment Day was the perfect time to show our appreciation to two people who are dedicated to rescuing and looking after local wildlife, particularly Koalas.



Jennie Bryant and Belinda Eden joined us in the branch to receive Local Hero awards in acknowledgement of the countless volunteer hours they devote to this cause. We also donated \$3000 to Jennie's Koala Hospital, in which so many Koalas have been treated and rehabilitated. Jennie has received no government funding for this work over many, many years, so such donations make a real difference. Thank you so much Jennie and Belinda.

Local history heroes – Ilma Hackett and Ian Wisken

Ilma and Ian recently received Awards of Merit from the Royal Historical Society of Victoria, recognising their great contribution to local and broader Victorian history.

We decided that their incredible commitment to documenting and preserving the history of our district over many years as members of the Balnarring and District Historical Society also deserved some local recognition, so Community Bank Balnarring presented them with Community Service Awards and a small gift at the branch. We are very lucky indeed to have people like this amongst us.



Talk to us today



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We're open:

9.30am - 4.00pm Monday to Thursday
9.30am - 5.00pm Friday

Directors

Mark Laughton (Chair), Chris Gurney (Treasurer), Heather Goddard, 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



Marquee notice

Community groups needing a marquee are advised that we no longer offer a free hire service. Instead, groups that would like access to a marquee can request that we purchase, subject to approval, a branded marquee, which they will keep for their ongoing use.

To request a marquee, email marketingbdc@soutlook.com, including the following information:

- Proposed purpose for the marquee.
- Confirmation of where it will be securely stored when not in use.
- A statement that insurance for the marquee has been considered.

All requests will go to our Branch Manager for assessment and a final decision and he will provide a response directly to the organisation concerned.

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/